

Credit Basics Answer Key

Credit Basics Note Taking Guide 2.6.2.L1:

Managing Credit Responsibly

Credit is...

•receiving goods or services today

Individuals must pay back...

•the determined amount of money (usually in small increments plus interest) in the future

Credit availability depends on...

•lenders trusting that you will pay back the loan as agreed

What are three credit sources?

Private mortgage companies, credit card companies, depository institutions, insurance agents, government, automobile dealerships, pawn shops

Why are you spending future income when using credit?

Interest is typically paid for the convenience of using credit



What are two examples of the purpose of credit providing long-term benefits. Investing in human capital with an education loan, purchasing a vehicle with an automobile loan to get to and from work, having a credit card to securely make online purchases and for emergencies

What can happen if credit is not managed responsibly?

It can create financial stress and negatively impact quality of life and financial well-being

Credit Basics Answers

D Kirk



Credit Basics Answers:

Rags to Riches Foshanta L. Garth, Deanita H. McCall, 2010-10-30 African Americans are experts in stretching everything except their money Acquiring wealth does not just happen it requires planning commitment and consistency If you are struggling to make ends meet credit challenged or have difficulty developing and achieving your financial goals Rags to Riches is the book for you Get ready to go on a life changing journey that will empower you to Confront the behaviors that sabotage your financial success Learn the importance of using credit wisely Identify alternative credit sources to stay away from Measure financial health based on your net worth and not your annual salary The Bible states that a good man leaves an inheritance to his childrens children The Rags to Riches financial model includes the foundational components that will help you meet your financial goals and create wealth for future generations PAID Ian Fearon CCE, CCP, 2011-08-18 As a business owner you have a lot of responsibilities Getting paid on time shouldn t be one of them By following this guide you will improve your cash flow increase your profits and free yourself up to grow your business The guide is meant to be used as you need it You can follow it from the beginning through to the end or you can refer to different topics as needed When applicable templates have been included for you to use in setting up or improving your own credit and collection functions The guide is designed to be enjoyable as well as educational The author shares his experiences which the reader will find valuable *Certified Credit Research Analyst (CCRA) Level 2* Aditya Gadge, Biharilal Deora, Revati Kasture, 2013-12-25 The Certified Credit Research Analyst CCRATM is a comprehensive global education program designed to give an expert level understanding of credit markets to fresh graduates and experienced professionals It integrates the fundamentals of financial analysis credit analysis rating methodologies credit strategy and structuring It offers the tools a candidate needs to occupy key positions in the world of finance private banking credit ratings and fixed income domain *The Handy Investing Answer Book* Paul A Tucci, 2014-09-22 Buy Low Sell High Build a Nest Egg Live a Prosperous Life Appreciation dividends interest and inflation all affect the value of investments The concepts of compounding portfolios and diversification should influence investment strategies Whether you are a novice or budding expert there is much to consider and know when investing stocks bonds mutual funds real estate retirement planning college and tax strategies just for starters It can be difficult and confusing The Handy Investing Answer Book explains the basics of investing and it explores a variety of investments and their differences offering tips for avoiding poor returns and unnecessary risk Most important it gives valuable information on how to prevent banks mutual fund managers and financial advisers from getting rich at your expense This handy primer provides 1 400 easy to understand answers to questions range from the simple to the complex such as Why is dollar cost averaging a beneficial strategy for investing What are some of the steps to establishing the right goals for investing What is a market index What is a home equity loan What types of risks could we see if we own individual stocks When did mutual funds start What is laddering And many many more A bibliography and extensive index add to its usefulness The Handy Investing

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