

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...

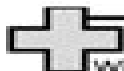
•lenders trusting that you will pay back the loan as agreed

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 Note Taking Guide

Rough Guides



Credit Basics Note Taking Guide:

The Complete Idiot's Guide to Genealogy, 3rd Edition Christine Rose, CG, CGL, FASG, Kay Germain Ingalls, CG, 2012-03-06 Up to date techniques for navigating the evolving world of genealogical research Savvy advice for overcoming frustrating obstacles and of research

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Active Credit Portfolio Management Jochen Felsenheimer,Philip Gisdakis,Michael Zaiser,2006-03-10 The introduction of the euro in 1999 marked the starting point of the development of a very liquid and heterogeneous EUR credit market which exceeds EUR 350bn with respect to outstanding corporate bonds As a result credit risk trading and credit portfolio management gained significantly in importance The book shows how to optimize manage and hedge liquid credit portfolios i.e. applying innovative derivative instruments Against the background of the highly complex structure of credit derivatives the book points out how to implement portfolio optimization concepts using credit relevant parameters and basic Markowitz or more sophisticated modified approaches e.g. Conditional Value at Risk Omega optimization to fulfill the special needs of an active credit portfolio management on a single name and on a portfolio basis taking default correlation within a credit risk model framework into account This includes appropriate strategies to analyze the impact from credit relevant newsflow macro and micro fundamental news rating actions etc As credits resemble equity linked instruments we also highlight how to implement debt equity strategies which are based on a modified Merton approach The book is obligatory for credit portfolio managers of funds and insurance companies as well as bank book managers credit traders in investment banks cross asset players in hedge funds and risk controllers

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