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## test your credit knowledge answer key

The following questions are designed to help you remember the credit information just covered in class.

### Directions

In the spaces provided, answer each of the following questions about credit.

List five things you can do to build a credit history.

- Establish a steady work record
- Pay all bills promptly
- Open a checking account and don't bounce checks
- Open a savings account and make regular monthly payments
- Apply for a small loan using your savings account for collateral and then pay it back as agreed
- Get a co-signer for a loan and pay back the loan as agreed

When a prospective lender evaluates a credit application, they look for the three C's: Character, Capital, and Capacity. For each of the following statements, write the letter that corresponds to each statement's specific characteristic.

a) Character      b) Capital      c) Capacity

6.  a Do you have a savings account?
7.  b How long have you lived at your present address?
8.  c Do you have a steady job?
9.  a Do you pay your bills on time?
10.  b What are your current debts and your assets being reported?

List the four major categories of information that appear on a credit report.

12. Identification and employment data
13. Payment history
14. Inquiries
15. Public record information

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