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Write. Spell. Test.

PLAY. Match. Gravity.

Answer Key  
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Key Concepts: Terms in  
this set (22) credit is.  
borrowed money w/a  
promise to pay it back  
in the future.

individuals must pay  
back. pay interest  
when paying the  
money back. credit  
availability depends  
on.

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this concept. Some of the worksheets for this concept are Credit basics, Understanding credit cards, The basics of taxes, Personal financial workbook, Major expenditures, Work answer key, Introduction to credit, Introduction to investing answer key.

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Worksheets - Kiddy  
Math**

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What are two examples of the purpose of credit providing long term - benefits. What can happen if credit is not managed responsibly?

Total Points Earned  
Total Points Possible  
Percentage You are receiving goods or service today with the promise to pay back. The determined amount of money in the future.

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**Page | 14 2.6.2.L1 ...**

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Ingram, etc). Credit  
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Guide credit is. Click  
card to see definition ☐☐.  
Tap card to see  
definition ☐☐. borrowed  
money w/a promise to  
pay it back in the  
future. Click again to

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see term [ ]]. Tap again  
to see term [ ]].  
individuals must pay  
back. Click card to see  
...

## **Credit Basics Note Taking Guide Answer Sheet**

Describe how an  
individual obtains a  
credit card. Describe  
each section of a credit  
card statement. Credit  
Card Statement  
Summary of Account  
Activity Payment

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Information Late  
Payment Warning  
Minimum Payment  
Warning Notice of  
changes to your  
interest rates Other  
changes to your  
account terms

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saying As a current  
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collegiate pathway, I  
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Hero, where I can find  
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nearly all my courses,  
get online help from  
tutors 24/7, and even  
share my old

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Credit Reports and  
Scores Note Taking  
Guide Total Points  
Earned Name Total  
Points Possible Date

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## Taking Guide

Percentage Class A  
borrower is: A lender  
is: A credit history is: A  
credit report is: What  
are the types of credit  
account information?  
How are credit reports  
created?

## **and Scores Note**

### **Taking Guide - Emily Morris**

a. Credit can provide  
long-term benefits  
such as the opportunity  
to earn a higher  
income as a result of

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investing in human capital. b. Credit may allow individuals to make large purchases, such as an automobile, that allows them to get to and from work. c.

## **Credit Basics Lesson Plan 2.6 - Weebly**

Credit Basics. 1.

CREDIT BASICS

Advanced Level. 2.

2.6.2.G1 YOUR

PRESENT SELF

IMPACTS YOUR FUTURE

SELF You receive goods

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or services today With  
the promise to pay  
back the determined  
amount of money  
(usually in small  
increments plus  
interest) in the future  
Credit availability  
depends on if lenders  
trust you will pay back  
the loan as agreed. ©  
Take Charge Today -  
August2013-Credit  
Basics - Slide 2 Funded  
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Basics Note Taking  
Guide Total Points  
Earned Total Points

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Credit Basics Advanced Level You have used credit if you receive money, goods or services in exchange for your promise to pay back a definite sum of money at a future date. Credit involves borrowing. Credit availability depends in large part on whether lenders trust that

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**2.6.2.F1 Credit  
Basics - Loudoun  
County Public  
Schools**

Understanding Credit  
Reports Note Taking  
Guide Name \_\_\_\_\_

Date \_\_\_\_\_ Class \_\_\_\_\_

Total Points Earned 59

Total Points Possible

Percentage The Credit

Process What they do:

Additional Information:

Credit is... Borrower

Borrower Lender

INFORMATION ON A

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CREDIT REPORT CAN  
BE DIVIDED INTO FOUR  
CATEGORIES:

## **Understanding Credit Reports Note Taking Guide**

Understanding Credit  
Cards Note Taking  
Guide Name Date Class

A credit card is: The  
cost of credit is  
expressed as: What is  
the minimum  
payment? What impact  
does only paying the  
minimum payment

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have on a consumer?  
Identify four positive  
credit card behaviors:  
What are three ways a  
credit card is a  
convenient payment  
tool?

## **Credit Basics Note Taking Guide**

Must be 21 years of  
age or older unless the  
applicant can show  
documentation of  
sufficient income to  
pay the credit card or  
the applicant has a

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co-signer 1. Examine credit card offers 2. Once the best card is chosen, complete an application to apply for that card. Advantages Disadvantages. • Convenient.

### **Take Charge of Credit Cards Answer Key 1.6.1**

The total amount of credit should never exceed over 20% of your annual net income, less than 10%

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of your monthly  
income Benefits of  
using money saved  
instead of credit No  
interest, no contract,  
not spending future  
income

## **Free Finance Flashcards about Credit Basics**

A line of credit  
established in advance  
so the borrower does  
not have to apply for  
credit each time new  
credit is desired. Open-

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end Credit. A loan which the borrower must repay the amount in a specified number of equal payments.  
Closed-end Credit.

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