

Name: _____

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Personal Finance: Chapter 4 Test

Vocab:

1. _____ Type of card issued by a bank that allows users to finance a purchase
2. _____ A decrease or loss in value
3. _____ A yearly fee that's charged by the credit card company for the convenience of the credit card
4. _____ Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term
5. _____ The length of time that the lender charges no interest on money borrowed when paying off your balance in full each month
6. _____ Cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan
7. _____ Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attacked with the largest possible payments
8. _____ A detailed report of an individual's credit history
9. _____ An interest rate charged to a customer during the early stages of a loan; the rate often goes up after a specified period of time
10. _____ The maximum amount of money the lender is willing to loan an applicant
11. _____ A measure of an individual's credit risk; calculated from a credit report using a standardized formula
12. _____ The charge for setting up a loan

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