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## Personal Finance Chapter 6 and 7 Quiz

100% (10/10) Correct

credit	money that others provide, which must be repaid with interest
What are the four main reasons for borrowing money?	<ul style="list-style-type: none"> <li>to avoid paying cash for large purchases</li> <li>to borrow at favorable interest rates</li> <li>to save money</li> <li>to avoid investment purchases</li> </ul>
What safety net?	the probability of total monthly household income dropping to zero or less than zero
What is credit credit?	any financial credit extended to someone in exchange for any collateral
credit card	extended amount beyond what individual may not borrow or purchase without
credit interest	additional amount that borrower pays for borrowing (interest charges and payments that borrower must pay)
What credit cost?	additional amount by bank or another lender borrower that borrower must pay to charge

# Chapter 6 Personal Finance Test

**Rachel S Tattersall**



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