

## 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 Card Note Taking Guide Answers

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