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Everfi credit scores final quiz answer key

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This can affect how much you have to pay the government in tax. This can affect how much you have to pay for college4. What actions can damage your credit score?I. Paying your phone bill late.II. III. Maxing out multiple credit cards.IV. Use the Internet to pay billsII and III and IIIIII and IV5. All of the following make up the top three credit reporting agencies EXCEPT:EquifaxTransUnionExperianFederal Reserve6. Jose wants to be sure that he maintains a high credit score as he plans to buy a new car soon. What does he have to do to keep his score high, allowing him to buy the car of his dreams? Open a savings account at your local bank.b. Pay off the balance of your credit card every month.c. Test drive a few cars before deciding which buy.d. All this he must do to increase or maintain his credit score.7. Which of the following actions may NEGATIVELY affect your credit score?a. You disputed the item in your credit report.b. You forgot to pay the cable bill. You pay all the bills in cash. You use a small amount of available credit.8. Which of the following actions does not affect your credit score? You ask about credit card charge.b. You use a large percentage of your credit limit. You opened some new credit cards last week. You send a credit card payment a couple of days later. What can you do to make sure you have a healthy credit report? Check out your credit report each year.b. Make sure everything in your credit report is correct. Dispute any errors that you find in your report with your credit agency.d. All Which of the following MOST affects your credit score?a. Types of Usedb credit. Payment Historyc. Length of Credit History. Amounts Of Owed11. What best explains what the credit score represents? more than one credit card.b. A numerical rating that expresses how likely it is that you should repay your debts.c. A numerical rating that shows how much money you have on your bank account.d. The number expressing your annual income.12 Which of the following steps will improve your credit score? a. Closing old credit cards. Pay your credit card billc. Use a significant portion of your credit limit. Opening a new savings account13. Which of the following situations has a good credit score is important?b. Applying for a loan from a bank. How many free credit reports are you legally entitled to each year? One credit report every year. Three credit reports each year. One credit report from each credit bureau. Three credit reports from each credit bureau15. Having a low credit score can make it more difficult for:b. Open a new credit card. Provide rent to the apartment16. What behavior can cause someone to have a low credit score? There is no car payment.b. With a long credit history.c. Always baying the full credit card balance every month. Terms and answers to find out 500-579, if your intro rate is high, you can't qualify for loans at all680-700 will qualify for most loans700 to qualify for the best loan terms and interest rates How can you raise your credit score and avoid a low in 1at place? By paying bills on time and managing that you mound responsiblyWhy financial behavior will usually lead to low credit scores? The history of payments that you made on all the credit you received that affects your credit score. Tracks things like whether you pay your bills on time, regardless of whether you always pay atleast the minimum amount etc (35%) PPI, which use less of their available loans, is considered a lower risk (30%) is estimated based on the number of newly opened accounts and the number of recent loan requests (10%) number of different types of accounts (credit cards, loans, mortgages, etc.) (10%)Which of the following factors will have the greatest impact on your credit score? I. Length of Credit History II. Payment History III. Amounts owed IV. Loan Types UsedII (Payment History) III (Amounts OwedCredit Report Information: Personal infoName, address, and Social Security number on top of the report.- Make it accurate and up-to-date Lists information that is available, includes such things as court decisions and bankruptcy filingsPotentially Negative ItemsUnpaid accounts and late payments and may stay on your report UP 7 Years. : The history of payments has a GREAT impact on your credit accountAccounts in Good StandingHave have been reported to the credit bureau (s) both paid on time and Full. Happens when someone starts checking the personal data on your loan, both when starting a new job and not affecting your credit score.Occurs when someone checks your credit history to make lending lending Difficult request AFFECTS your credit score and can remain on the record for up to 2 years. Each year you are entitled to one credit report from each of the BUREAUS credit bureaus for a total of 3 Free Reports per year. What is least important to maintain a healthy credit score? Knowing your EXACT Credit ScorePreferred Interest Rate of 13% {720}Suffed a higher interest rate of 23% {620} How does the following actions not affect your credit score? You ask about the credit card charge. Which of the following MOST affects your credit score? Which of the following statements about credit scores is true? All of the above. Credit scores reflect the likelihood that people will repay their debts.b.Credit estimates range from the low 300s to the mid-800s. Each person has three credit scores. All of the aboveWhy the following actions will improve your credit rating? Paying your credit card billJose wants to be sure that it maintains a high credit score as he plans to buy a new car soon. What does he have to do to keep his score high, allowing him to buy the car of his dreams? Paying off his credit card balance every month Stopping a good credit score is important because: It can affect your ability to be approved for bank loans In which of the following situations is a good credit score important? All of the above. Applying for a loan - bankB. Buying a carC. Rent an apartmentD. All of the aboveWhy behavior can cause someone to have a low credit score? Which of the following actions may negatively affect your credit score? You forgot to pay the cable bill. If your credit reports show different grades, what should you do? Get in touch with credit bureaus to see if they have different or inaccurate information about your credit historyHaving a good credit score is important because: A. It can affect your ability to get a driver's license. This can affect your ability to be approved for bank loansC. This can affect how much you have to pay the government intaxesD. This can affect how much you have to pay for collegeB. This may affect your ability to be approved for bank loansWhy of the following refers to a person with a high credit score? A.They are more likely to pay bills on time. B.They are less likely to pay off debts. C.They probably have a high balance on multiple credit cardsD.Both B and C are correct. A.They are more likely to pay bills on time. Which of the following actions does not affect your credit score? A.You find out about the credit card charge. B.You use a large percentage of your credit limit. C.You has opened several credit cards last week. D. You send a credit card payment a couple of days late. A.You find out about the credit card charge. Which of the following actions may negatively affect your credit score? A. You disputed the item in your credit report. B.You forgot to pay the cable bill. C. You pay all the bills in cash. D.You use a small amount Credit. B.You forgot to pay the cable bill. Jose wants to be sure that he maintains a high credit score as he plans to buy a new car soon. What does he have to do to keep his score high, allowing him to buy the car of his dreams? A.All things he has to do to increase or maintain his credit score. B.Pay the balance of his credit card every month. C.Open a savings account at a local bank. D.Test drive a few cars before deciding which to buy. B.Pay the balance of his credit card every month. What behavior can lead someone to a low credit score? A.Always pays the full credit card balance every month. B. No payment for the car. C. Having a long credit history. D. Having a debit card. Which of the following MOST affects your credit score? A.Credit Types UsedB.Payment HistoryC.Length Credit HistoryD.Amounts Owed How many free credit reports are you legally entitled to each year? A.One credit report every yearB.Three credit reports every yearC.One credit report from each credit bureauD.Three credit reports from each credit bureauC.One credit report from each credit bureauWhat is the following wrong credit score? A. Having a high score means you are more likely to pay off your debts. B.The more money you make, the higher your credit score. C.Only credit bureaus really know credit scores are calculated. D.Your credit score can affect the car or home you can buy. B.The more money you make, the higher your credit score. In which of the following situations has a good credit score important?A. Applying for a loan at bank.B. Rent apartment.C. Buying car.D. All of the above. If your credit reports show different grades, what should you do?A. Visit your local bank and fix it for you.B. Research online to see how you can get into the system and fix ityourself.C. Nothing, the credit bureaus recognize the error and fix it foryou.D. Contact the credit bureau to see if they have different orinaccurate information about your credit history.D. Contact the credit bureaus to see if they have different orinaccurate information about your credit history.D. Contact the credit bureau to see if they have different orinaccurate information about your credit history.D. Contact the credit bureau to see if they have different orinaccurate information about your credit history. What is the purpose of credit scores? to say how reliable you are on repaying a loan How many credit points a person has? What is the range of credit scores? What is the purpose of maintaining a good credit score? Accept for loans, credit lines, buying houses, cars, etc. What kinds of actions can hurt your credit score?missing/late payments, maxing out credit cards, opening too many creditWhat types of actions can help your credit score? Always pay on time only using small credit, having a good long credit historyWhat are the three major credit reporting agencies? Equifax, Experian, TransUnion How can a low credit score affect you? You may be denied credit lines, denied loans, denied purchases of a car, home, etc. Score? How many times a year can you get a free credit report from each bureau? What if I have errors in my credit reports? Immediately contact the credit bureau, which has a credit score, which is the most offLet us to know if it was helpful. That's the only way we can improve. Improve.

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