



# test your credit knowledge

The following questions are designed to help you remember the credit information just covered in class.

### directions

In the spaces provided, answer each of the following questions about credit:

List five things you can do to build a credit history.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

When a prospective creditor evaluates a credit application, they look for the three Cs: Character, Capital, and Capacity. For each of the following statements, write the letter that corresponds to each statement's specific characteristic.

a) Character

b) Capital

c) Capacity

The following questions are designed to help you remember the credit information just covered in class.

6. \_\_\_\_\_ Do you have a savings account?
7. \_\_\_\_\_ Have you used credit before?
8. \_\_\_\_\_ How long have you lived at your present address?
9. \_\_\_\_\_ Do you have a steady job?
10. \_\_\_\_\_ Do you pay your bills on time?
11. \_\_\_\_\_ What are your current debts and your current living expenses?

List four things you can do to build a credit history.

12. \_\_\_\_\_

13. \_\_\_\_\_

14. \_\_\_\_\_

a) Character

b) Capital

c) Capacity

6. \_\_\_\_\_ Do you have a savings account?

7. \_\_\_\_\_ Have you used credit before?

9. \_\_\_\_\_ Do you have a steady job?

10. \_\_\_\_\_ Do you pay your bills on time?