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 Points Possible Date Percentage Class A  
 borrower is: A lender is: A credit history  
 is: A credit report is: What are the types  
 of credit account information? How are  
 credit reports created?

*and Scores Note Taking Guide - Emily*  
*Morris*  
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 SELF You receive goods or services  
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 determined amount of money (usually in  
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how much should you borrow. less than 20 percent of annual net income, monthly payment should be less than 10 percent of monthly net income, housing payments are not included as a part of the monthly 10 percent. close-end credit definition.

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a. Credit can provide long-term benefits such as the opportunity to earn a higher income as a result of investing in human capital. b. Credit may allow individuals to make large purchases, such as an automobile, that allows them to get to and from work. c.

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2.6.3.L1 Understanding Credit Cards  
Note Taking Guide Total Points Earned  
Total Points Possible Percentage Name  
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Personal Finance Class A credit card is: a plastic card that you can use to access a line of credit that has been established in advance The cost of credit is expressed as: What is the minimum payment?

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*Understanding Credit Cards Note Guide*

Understanding Credit Cards Note Taking Guide Name Date Class A credit card is: The cost of credit is expressed as: What is the minimum payment? What impact does only paying the minimum payment have on a consumer? Identify four positive credit card behaviors: What are three ways a credit card is a convenient payment tool?

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