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REGULATORY DISCLOSURE

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(Type Name Here)

Managing Credit Wisely

Pre / Post-Test

- Credit is not a tool for living beyond your financial means. Misusing credit can lead to (select all that apply):
 - Overspending
 - Stress
 - Career Problems
 - Luxurious Lifestyle
 - Budget Trouble
- Building a good credit history can help you make sure credit is available when you need it. Which of the following actions can help build a good credit history (select all that apply):
 - Open Checking and Savings Accounts
 - Apply for a Store Credit Card
 - Default on a Credit Card Payment
- Responsible credit card use can help you avoid debt – and keep your budget in check.
 - True / False
- In general, the interest charge on your credit card is your unpaid balance multiplied by your interest rate.
 - True / False
- Predatory lenders target consumers by advertising easy-to-get short-term loans. But the loans may be very expensive and financially risky – and are sometimes illegal.
 - True / False
- Information on your credit report (consumer report) helps determine whether you will get a loan or credit – and how much it will cost you.
 - True / False

Once completed, please return via email to:

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