

## Personal Finance Assignment #4- Credit

### Content Questions:

**1. What is credit? (325)**

Credit is when consumers borrow money for mortgages and personal loans, and when they pay for purchases with credit cards.

**2. List the advantages of credit. (325-327)**

Credit can help you achieve your financial goals if you use it wisely. With the credit, you can borrow money which means you can buy inexpensive things. You can even use the loan for a capital improvement for better satisfaction of your belongings.

**3. List the disadvantages of credit. (327-328)**

The greatest disadvantage of consumer credit is that you may be tempted to borrow money to finance purchases that depreciate, and to live a lifestyle whose expenses your income cannot pay for. You wouldn't be building wealth since you must pay off the purchases (debt) with high interest rates. The financial institutions that let you have your credit cards or lend you money do not have to do your financial planning for you, so if the institutions can refuse to give you money if they think you cannot ever pay them back or if you've just had a bad character in the past.

**4. What is a credit rating? (329)**

A credit rating is your reputation for paying back money you owe. A good credit rating is important managing personal finances. For an example, after completing high school, you will likely need a good credit rating if you want to rent an apartment or borrow to buy a car. Protecting your good reputation with money is important.

**5. Explain specific steps a young person can take to establish a good credit rating. (341 #2)**

In order for a young person to establish a good credit rating is for them to always set reminders of due dates for their bills for their credit cards. They should also know how to consistently pay their bills before the due date. They need to show the institution of how their capital of what they own and capital of what they receive. If the institution finds out how he is responsible for paying off his debts, is responsible for his earnings and the things that he owns then he will most likely build a good credit rating. This can also be done by checking your calendar of reminders at a constant rate so that you don't forget to pay off your bills by accident by the due date.

# Personal Finance Assignment 6 Answers

**Jeremy Day, Amy Krois-  
Lindner, TransLegal**



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