



## Module 9

1. Your credit score may be made up using information from the following sources.

Answer \_\_\_\_\_

- a. Gender, race, marital status, religion, national origin, age or receipt of public assistance.
- b. Your salary, occupation, title, employer, date employed or employment history.
- c. Your address, child/family support obligations, or rental agreements
- d. None of the above.

2. The single most important factor that affects your credit score is:

Answer \_\_\_\_\_

- a. Your employment status.
- b. How long you have had credit.
- c. The payment history of the accounts on your credit report.
- d. Your income.

3. Credit Scores are being used in which of the following situation.

Answer \_\_\_\_\_

- a. To decide if you can get a loan and the interest rate you will pay.
- b. To see if you qualify for a lease.
- c. To see whether you need to put down a deposit to get the water or electricity turned on.
- d. All of the above

4. Sometimes what seems like the right thing to do for your overall finances could hurt your credit score. An example of this is:

Answer \_\_\_\_\_

- a. Paying your bills so the payment arrives before the due date.
- b. Closing your oldest credit card account even if you aren't using it.
- c. Making sure the balances on your loan accounts keep going down.
- d. None of the above.

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