

- B. history of loans and credit activity
- C. retirement and saving account balances
- D. cost of insurance premiums and amount of federal tax refunds

19. Which of the following federal laws protect borrowers?

- A. Social Security Act
- B. National Banking Act
- C. Truth in Lending Act
- D. Homeland Security Act

20. The Federal Trade Commission provides information to consumers about

- A. interest rates
- B. international trade laws
- C. identity theft
- D. bankruptcy

21. Income can be earned or unearned. Which of the following is an example of unearned income?

- A. Money from a part-time second job
- B. Tips from customers
- C. Interest from bank accounts
- D. Paid vacation days from work

22. The terms "job" and "career" are often used interchangeably. However, there is a major difference in the meaning of the terms. A career is characterized as

- A. responsibility without risk because it involves difficult tasks
- B. responsibilities that result in earning income from an hourly wage
- C. a specific set of activities requiring special education or training
- D. work that includes the benefit of short hours or little responsibility

23. Which of the following is the best advice for a student with college loans?

- A. After graduation, have a budget that includes money for paying more on the loan than is required monthly
- B. Get a full-time job with a large company that has a tuition reimbursement policy for its employees
- C. Refinance the loan by transferring the amount of money owed to a credit card with a low-interest rate
- D. After five years of working, if the loan is not fully repaid apply for personal bankruptcy

24. An important responsibility for young adults living independently is to

- A. purchase cell phone product insurance
- B. pay only the interest on their mortgage
- C. purchase vacation homes
- D. monitor credit-card expenses and debt

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