



Credit Reports and Scores

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2	DATE OF BIRTH
3	ADDRESS

NAME Amanda Wells
 DATE 12/1/15
 TIME 4th Block

Read each item the following questions and the corresponding (a)-(j) responses. Circle the correct answer (indicated in comments).

1. B Consumer credit reports are prepared and issued without consumer consent. (a) True
2. D Consent is a required element of issuing a credit report to any individual included in a credit report. (b) False
3. B Official credit reports are not subject to automatic deletion. (c) True
4. C Unofficial credit reports are subject to automatic deletion after 12 months. (d) Unofficial credit reports are subject to automatic deletion after 12 months.
5. G Consumer credit reports are prepared and issued without consumer consent. (e) True
6. A Unofficial credit reports are prepared and issued without consumer consent. (f) False
7. D Consent is a required element of issuing a credit report to any individual included in a credit report. (g) True
8. B Official credit reports are not subject to automatic deletion. (h) True
9. C Unofficial credit reports are subject to automatic deletion after 12 months. (i) Unofficial credit reports are subject to automatic deletion after 12 months.
10. D Consent is a required element of issuing a credit report to any individual included in a credit report. (j) True

Read each item the following questions and the corresponding (a)-(j) responses. Circle the correct answer (indicated in comments).

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13. F Consumer credit reports are prepared and issued without consumer consent.
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Personal Finance Credit Basics Worksheet Answers

Michal Rosen-Zvi



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Student Financial Assistance United States. Congress. House. Committee on Education and Labor. Special Subcommittee on Education, 1974

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