

Economics Chapter 16 Personal Financial Literacy Test

Use the word bank to match the terms to the definition.

- a. Collateral
- b. Corporation
- c. Creditors
- d. Interest
- e. Partnership
- f. Premium
- g. Secured loan
- h. Sole proprietorship
- i. Stockholder
- j. Unsecured loan

1. Payment made for the use of borrowed money _____
2. Persons or institutions to whom money is owed _____
3. Something of value that a lender can claim if a loan is not repaid _____
4. Money borrowed that is backed up with something of value in case the borrower can't pay it back _____
5. Money borrowed that is guaranteed only by a promise to repay it _____
6. Unincorporated business owned and run by a single person _____
7. Unincorporated business owned and operated by two or more people _____
8. Form of business organization recognized by law as a separate legal entity with all the rights and responsibilities of an individual _____
9. Person who owns a share or shares of stock in a corporation _____
10. Monthly, quarterly, semiannual, or annual price paid for an insurance policy _____
11. Why is it important to live on a budget?
 - a. Living on a budget will eliminate your expenditures
 - b. Living on a budget will increase your income
 - c. Living on a budget will make your life easier
 - d. Living on a budget will make you a financial adviser
12. As a borrower, you want to pay _____
 - a. A high interest rate
 - b. A low interest rate
 - c. A varying interest rate
 - d. Any of the above
13. A man borrows money from an automobile dealership to pay for a car. If he fails to repay the loan, the dealership will take possession of the car. In this situation, the dealership is (a) _____, the car is (a) _____, and the man is (a) _____.
 - a. Creditor, collateral, borrower
 - b. Borrower, creditor, collateral
 - c. Credit union, loan, creditor

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Jicheng Xie



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