



Class Name: \_\_\_\_\_

Date: \_\_\_\_\_

1. What is the first letter of your first name? \_\_\_\_\_
2. What is the first letter of your last name? \_\_\_\_\_
3. What is the number of the month you were born in? \_\_\_\_\_

**Please circle your answer for each of the following questions.**

- |  |      |       |
|--|------|-------|
| 1. The loan term is how long a loan will last.                           | TRUE | FALSE |
| 2. Most auto loans are a type of installment loan.                       | TRUE | FALSE |
| 3. Pawnshop loans are less expensive than credit cards.                  | TRUE | FALSE |
| 4. Your credit score is based on your age and marital status.            | TRUE | FALSE |
| 5. A good way to improve credit scores is to pay all bills on time.      | TRUE | FALSE |
| 6. A good example of unsecured credit is a credit card.                  | TRUE | FALSE |
| 7. The annual percentage rate (APR) on most credit cards is the same.    | TRUE | FALSE |
| 8. Good examples of secured credit are home mortgages and auto loans.    | TRUE | FALSE |
| 9. Comparing APRs is a good way to find low-cost credit.                 | TRUE | FALSE |
| 10. Negative information on your credit report goes away after one year. | TRUE | FALSE |

**Please circle the number that best describes:**

<b>Your confidence to:</b>	<b>Not confident</b>	<b>A little confident</b>	<b>Somewhat Confident</b>	<b>Confident</b>	<b>Very Confident</b>
1. Pay bills on time.	1	2	3	4	5
2. Check credit report regularly.	1	2	3	4	5
3. Comparison shop for credit cards.	1	2	3	4	5
4. Store private information in a safe place.	1	2	3	4	5
5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5

<b>Do you currently:</b>	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Pay bills on time.	1	2	3	4	5
2. Check credit report regularly.	1	2	3	4	5
3. Comparison shop for credit cards.	1	2	3	4	5
4. Store private information in a safe place.	1	2	3	4	5
5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5



Student Initials \_\_\_\_\_  
 Class Name: \_\_\_\_\_  
 Date: \_\_\_\_\_

**Please rate the following program:**

	<b>Not Helpful</b>	<b>Somewhat Helpful</b>	<b>Helpful</b>	<b>Very Helpful</b>
Instructor	1	2	3	4
Educational Materials	1	2	3	4
Overall Program	1	2	3	4

**Please circle the answer to the following questions:**

- |  |      |       |
|--|------|-------|
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5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5

<b>As a result of this program do you plan to:</b>	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Pay bills on time.	1	2	3	4	5
2. Check credit report regularly.	1	2	3	4	5
3. Comparison shop for credit cards.	1	2	3	4	5
4. Store private information in a safe place.	1	2	3	4	5
5. Check credit and credit score before applying for an auto loan.	1	2	3	4	5