

Continue



Name: _____	
1. Andrew Whitaker Jr. of West Virginia got a surprise present on Christmas Day 2002 when he won the \$214.9 million jackpot of the Powerball lottery. This jackpot was the biggest ever won by a single person in the U.S.	
a. Do the people who buy lottery tickets face scarcity? All individuals in society face scarcity (i.e. Bill Gates compared to a homeless man). Scarcity is the basic economic problem. The lottery ticket buyer is dealing with money and time resources that are finite.	
b. Do the winners of big prizes face scarcity after winning their winners' checks? Scarcity still exists, but the degree of scarcity (relative) has changed. Regardless of wealth, you are still dealing with a limitation that necessitates an individual to have to make choices and deal with costs.	
c. Do people face a marginal cost and a marginal benefit when they decide to buy a lottery ticket? Yes, the marginal benefit is winning the money and possibly the entertainment of the process. The marginal cost is the ticket cost, the time frame of the process, and the great risk of never winning based on probability.	
d. Does a person who buys a lottery ticket make a rational choice? An economist would never choose to buy a lottery ticket based on the odds. However, if some individual conducted a marginal analysis of the purchase process and concluded that the MB>= to the MC, then that individual could be considered a rational agent.	
2. Think about each of the following situations and explain how they affect incentives and might change the choices that people make. Answers will vary.	
a. A hurricane hits Central Florida (i.e. This might cause people to buy hurricane insurance)	
b. The World Series begins tonight but a thunderstorm warning is in effect for the area in which the stadium is located (i.e. Some people might choose to not attend the game or might prepare differently in attending the game)	
c. Political instability in the Middle East cuts world oil production and sends the price of gasoline to \$4 a gallon. (i.e. This might cause people to adjust their use of this resource)	
d. Your school builds a new parking garage that increases the number of parking places available but doubles the price of parking on campus. (i.e. Carpooling might increase)	
3. Explain whether each of the following government activities is motivated by a concern about equity or a concern about efficiency. In the case of efficiency, discuss the type of market failure involved.	
a. regulating cable TV prices – efficiency, the market failure comes from the market power of the cable TV firms.	
b. providing some poor people with vouchers that can be used to buy food – equity	
c. prohibiting smoking in public places – efficiency, an externality arises because secondhand smoke harms non smokers.	
d. breaking up Standard Oil (which once owned 90 percent of all oil refineries) into several smaller companies – efficiency, the market failure occurs because of Standard Oil's market power.	
e. Imposing higher personal income tax rates on people with higher incomes – equity	
f. instituting laws against driving while intoxicated – efficiency, there is an externality because of accidents caused by drunk drivers.	
4. Use the concept of opportunity cost to explain the following situations.	
a. Many people choose to get graduate degrees when the job market is poor. The usual opportunity cost of sacrificed income is much less because of the poor job market.	
b. Many people choose to do their own home repairs when the economy is slow and hourly wages are down. The limitation of financial resources has changed the marginal benefits of paying for a service compared to conducting the repair personally. You could even think about the opportunity cost of performing the repair is much less, knowing that you have less income working at your job.	
c. A decision to use an underdeveloped lot in Tokyo's financial district for an apartment building. Because the lot is not being used, the opportunity cost of building this new apartment versus	

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We thoroughly check each answer to a question to provide you with the most correct answers. Found a mistake? Let us know about it through the REPORT button at the bottom of the page.

Everfi Module 4 Quiz Question

Your answer: Correct answer: You got {{SCORE_CORRECT}} out of {{SCORE_TOTAL}} 1

Everfi Module 4 Answers

2 Terms and Answers to Learn

Everfi Module 4 Answers

1. Which of the following statements about credit scores is TRUE?

a. Credit scores reflect how likely individuals are to repay their debts.

b. Only the credit bureaus know exactly how credit scores are calculated.

c. Both A & B.

d. Neither A nor B.

2. Having a good credit score is important because:

a. It can impact your ability to get a driver's license.

b. It can impact your ability to be approved for bank loans.

c. It can impact how much you will have to pay the government in taxes.

d. It can impact how much you will have to pay for college.

3. Which action can hurt your credit score?

a. Paying your phone bill late.

b. Taking the bus to work.

c. Maxing out several credit cards.

d. Using the internet to pay your bills.

4. All of the following MOST influence your credit score:

a. Types of Credit Used

b. Payment History

c. Length of Credit History

d. Amounts Owed

5. Which of the following actions would improve your credit score?

a. Closing old credit cards

b. Paying off your credit card bill

c. Using a large portion of your credit limit

d. Opening a new savings account

6. In which of the following situations is having a good credit score important?

a. Applying for a loan at a bank

b. Applying for a new credit card

c. Securing an apartment lease

d. Renting an apartment

7. Which behaviors might lead someone to have a low credit score?

a. Missing a car payment

b. Having a long credit history

c. Always paying the full balance of a credit card each month

d. Terms and Answers to Learn

8. If your intro rate is high you may not qualify for loans at all.

9. 680-700 would qualify for MOST loans.

10. 700+ qualify for BEST loan terms and interest rates.

11. How can you boost your Credit Score and avoid a low one in the 1st place?

a. By PAYING your Bills ON TIME and managing what you borrow responsibly

b. What financial behaviors will typically lead to a low credit score?

c. A history of the payments you have made on all credit you have obtained, which affects your credit score.

d. Tracks such things as whether or not you pay your bills on time, whether or not you always pay at least the minimum amount, etc.

12. (35%) Who uses less of their available credit, considered lower risk?

a. 30%

b. 30% rated based on the number of recently opened accounts and the number of recent credit inquiries

c. 10%

d. 10%

13. Which of the following factors will have the greatest impact on your credit score?

a. Length of Credit History

b. Payment History

c. Amounts Owed

d. Types of Credit Used

14. (Payment History) III (Amounts Owed) Credit Report Info: Personal info, Name, address, and Social Security number on the TOP of the report.

15. Make it accurate and up to date.

16. Lists info that's available, includes things like Court Judgements and bankruptcy filings.

17. Potentially Negative Items: Unpaid accounts and late payments and may stay on ur record UP to 7 Years.

18. Includes On Time and Late Payment of ur debts.

19. (Reminder): Payment history has the GREATEST impact on ur Credit Score.

20. Accounts in Good Standing: Have been reported to the credit bureau(s) as paid on Time and in FULL.

21. Occurs when someone runs a background check on your credit like when ur starting @ a new job and DOESN'T affect ur Credit Score.

22. Occurs when someone checks ur Credit History to make a lending decision.

23. A hard Inquiry AFFECTS ur Credit Score and can remain on report for up to 2 YEARS.

24. Every year ur entitled to one credit report from each of the credit BUREAUS for a total of 3 Free reports a year.

25. Which is LEAST important to maintaining a healthy credit score?

a. Knowing your EXACT Credit Score

b. Preferred Interest rate of 13%

c. {720}

d. Land higher Interest Rate of 23%

26. (620) Which of the following actions has NO impact on your credit score?

a. You inquire about a credit card charge.

b. Which of the following MOST influences your credit score?

a. Which of the following statements about credit scores is TRUE?

a. All of the above.

b. Credit scores reflect how likely individuals are to repay their debts.

c. Credit scores range from the low 300's to the mid 800's.

d. Each person has three credit scores.

27. All the above.

28. Which of the following actions would improve your credit score?

a. Paying off your Credit card bill

b. Jose wants to be sure he maintains a high credit score as he is planning to buy a new car soon.

c. What should he do to ensure his score stays high, allowing him to buy his dream car?

d. Pay off his credit card balance each month.

29. Test drive several cars before deciding which to buy.

30. B. Pay off his credit card balance each month.

31. Which behaviors might lead someone to have a low credit score?

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35. Which of the following is NOT true of credit scores?

a. Having a high score means you are more likely to repay debts.

b. The more money you make, the higher your credit score.

c. Only the credit bureaus truly know credit scores are calculated.

d. Your credit score can impact the car or home you can buy.

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d. Both B and C are correct.

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40. Which of the following actions has NO impact on your credit score?

a. You inquire about a credit card charge.

b. You use a large percentage of your credit limit.

c. You opened several new credit cards last week.

d. You send in your credit card payment a couple days late.

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42. Which of the following actions can NEGATIVELY impact your credit score?

a. You disputed an item on your credit report.

b. You forgot to pay the cable bill.

c. You pay all your bills in cash.

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c. Only the credit bureaus truly know credit scores are calculated.

d. Your credit score can impact the car or home you can buy.

148. The more money you make, the higher your credit score.

149. In which of the following situations is having a good credit score important?

a. Applying for a loan at a bank.

b. Renting an apartment.

c. Buying a car.

d. All of the above.

150. If your credit reports show different scores, what should you do?

a. They are more likely to pay bills on time.

b. They are less likely to pay off debts.

c. They probably have a high balance on multiple credit cards.

d. Both B and C are correct.

151. They are more likely to pay bills on time.

152. Which of the following actions has NO impact on your credit score?

a. You inquire about a credit card charge.

b. You use a large percentage of your credit limit.

c. You opened several new credit cards last week.

d. You send in your credit card payment a couple days late.

153. You inquire about a credit card charge.

154. Which of the following actions can NEGATIVELY impact your credit score?

a. You disputed an item on your credit report.

b. You forgot to pay the cable bill.

c. You pay all your bills in cash.

d. You use a small amount of your available credit.

155. You forgot to pay the cable bill.

156. Jose wants to be sure he maintains a high credit score as he is planning to buy a new car soon.

157. What should he do to ensure his score stays high, allowing him to buy his dream car?

a. All are things he should do to increase or maintain his credit score.

b. Pay off his credit card balance each month.

c. Open a savings account at the local bank.

d. Test drive several cars before deciding which to buy.

158. B. Pay off his credit card balance each month.

159. Which behaviors might lead someone to have a low credit score?

a. Always paying the full balance of a credit card each month.

b. Missing a car payment.

c. Having a long credit history.

d. Having a debit card.

160. Which of the following MOST influences your credit score?

a. Types of Credit Used

b. Payment History

c. Length of Credit History

d. Amounts Owed

161. How many free credit reports are you legally entitled to each year?

a. One

b. Three

c. One credit report from each credit bureau

d. Three credit reports from each credit bureau

162. One credit report from each credit bureau.

163. Which of the following is NOT true of credit scores?

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