

**Using Credit**  
**25**

**Using Credit**  
**50**

**Using Credit**  
**100**

**Using Credit**  
**200**

A car loan is a type of:

- a. Lump sum
- b. Installment loan**
- c. Credit line

Which of these is stored in the magnetic strip on the back of your credit card?

- a. Your account number**
- b. Your age
- c. Medical records

Your credit card is stolen, and someone makes \$1,000 worth of charges. If you report it within 2 business days, you will be held liable for:

- a. \$0**
- b. Up to one-half the total
- c. All \$1,000

All of these affect the cost of having and using a credit card EXCEPT:

- a. The card's Annual Percentage Rate
- b. The state to which you mail your payment**
- c. The method of computing the card's finance charges