

3-5 Creditworthiness

Pre-Assessment

Section 1: Please select the correct answer for each of the following questions:

1. Creditworthy borrowers can use credit to pay for
 - a. Cars
 - b. Houses
 - c. Education
 - d. All of the above
2. A lender
 - a. Takes something from someone else without returning it
 - b. Gives something (e.g., money) to someone else to temporarily use and return it with the condition that interest is paid for its temporary use
 - c. Takes something from someone else and returns it
 - d. Gives something to someone else to use and not return
3. Mike's ability to purchase goods or services before he pays for them, based on the trust that he will repay it in the future, is called
 - a. Credit
 - b. Surplus
 - c. Grant
 - d. Payment
4. Rachel has poor credit from not paying her bills on time. What should she do to regain a lender's trust?
 - a. Keep her account balances high
 - b. Control her spending
 - c. Close her savings accounts
 - d. Continue paying bills late
5. You earn \$20 each month for your allowance. What should you do to spend your money carefully?
 - a. Buy items at a discount
 - b. Buy items as soon as they become available
 - c. Buy items you don't need
 - d. Buy expensive brand name products



Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following

	Strongly disagree				Strongly agree
I understand how to control my spending.	1	2	3	4	5
I feel confident making decisions about money.	1	2	3	4	5
I am interested in learning more about managing my personal finances (<i>e.g. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, etc.</i>).	1	2	3	4	5

Section 3: Please select from the choices below:

1. Circle your grade level.

K 1 2 3 4 5 6 7 8 9 10 11 12

2. Select the sentence that best describes you.

- a. I am a boy.
- b. I am a girl.



3-5 Creditworthiness

Post-Assessment

Section 1: Please select the correct answer for each of the following questions:

1. Creditworthy borrowers can use credit to pay for
 - a. Cars
 - b. Houses
 - c. Education
 - d. All of the above
2. A lender
 - a. Takes something from someone else without returning it
 - b. Gives something (e.g., money) to someone else to temporarily use and return it with the condition that interest is paid for its temporary use
 - c. Takes something from someone else and returns it
 - d. Gives something to someone else to use and not return
3. Mike's ability to purchase goods or services before he pays for them, based on the trust that he will repay it in the future, is called
 - a. Credit
 - b. Surplus
 - c. Grant
 - d. Payment
4. Rachel has poor credit from not paying her bills on time. What should she do to regain a lender's trust?
 - a. Keep her account balances high
 - b. Control her spending
 - c. Close her savings accounts
 - d. Continue paying bills late
5. You earn \$20 each month for your allowance. What should you do to spend your money carefully?
 - a. Buy items at a discount
 - b. Buy items as soon as they become available
 - c. Buy items you don't need
 - d. Buy expensive brand name products



Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following

	Strongly disagree				Strongly agree
I understand how to control my spending.	1	2	3	4	5
I feel confident making decisions about money.	1	2	3	4	5
I am interested in learning more about managing my personal finances (<i>e.g. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, etc.</i>).	1	2	3	4	5

Section 3: Please select from the choices below:

1. Circle your grade level.

K 1 2 3 4 5 6 7 8 9 10 11 12

2. Select the sentence that best describes you.

- a. I am a boy.
- b. I am a girl.

