

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. Will checking your credit report negatively affect your credit score?
 - a. Yes
 - b. No

2. How can you improve your credit score?
 - a. Don't open a large number of credit cards in a short time
 - b. Pay off your statement balance every month
 - c. Keep your credit utilization low (use only a small portion of your available credit)
 - d. Monitor your credit
 - e. All of the above

3. How long does a bankruptcy stay on your credit report?
 - a. 1 to 2 years
 - b. 6 to 7 years
 - c. 8 to 10 years

4. To ensure that your credit report is accurate, you should...
 - a. Request your free credit report from each of the main credit bureaus
 - b. Review your personal information and make sure that it's up to date
 - c. Report any unauthorized activity to the issuing credit bureau
 - d. All of the above