* Credit is:
  1. A sequel to the Rocky movies
  2. The name of the person who invented the credit card
  3. Your criminal record
  4. Your reputation as a borrower
* The three credit bureaus include all the following except:
  1. Transamerica
  2. TransUnion
  3. Experian
  4. Equifax
* True or false: An unpaid medical bill can wind up as a ding on your credit report.
  1. False
  2. True
* Things you can do to improve your credit include all of the following except:
  1. Paying your bills
  2. Opening a new credit card every time a store clerk offers you one
  3. Paying your credit card balance in full each month
  4. Checking your credit report for errors periodically
* Things you shouldn’t do because they’ll hurt your credit score include all of the following except:
  1. Freezing your credit card in a block of ice so you can't use it
  2. Opening a new credit card every time a store clerk offers you one
  3. Missing payments
  4. Maxing out your cards
* Your credit history and credit score may be used when:
  1. You're writing your marriage vows
  2. Your teacher offers you extra credit on a test
  3. You're buying a new car with cash
  4. You're applying for a job
* True or false: Closing old cards you don’t use anymore can help your credit score.
  1. True
  2. False
* When you pay with a credit card you are:
  1. Having a great time waiting for the chip reader to work
  2. Borrowing money from the credit card issuer that you'll have to repay
  3. Showing off how wealthy, fabulous, and carefree you are
  4. Spending Monopoly money. It's not even real!
* Missing a credit card payment is:
  1. Playing hard to get
  2. Literal death
  3. A big deal, and something you should avoid, but something your life can recover from
  4. Not a big deal if you don't do it more than once a year
* True or false: Using credit cards responsibly can help you build a good credit history.
  1. True
  2. False
* True or false: Spending with a debit card typically lets you earn more rewards points.
  1. False
  2. True
* Your FICO® score is:
  1. The single determinant of whether you'll be a successful and happy person in life
  2. The highest score you can earn on Fortnite
  3. The most well-known type of credit score
  4. An index of your salary
* A great FICO score range is:
  1. 900–1,000
  2. 867–5309 ("Jenny, I Got Your FICO Score")
  3. 0–100
  4. 800–850
* True or false: A short credit history is better because it shows you use credit sparingly.
  1. True
  2. False
* FICO stands for:
  1. The Federal Insurance Contributions Organization
  2. The Finally, I Can Open a credit card Act
  3. The Fair Isaac Corporation
  4. Falling Into Cave Openings