7) Insurance - Do you think is it ever justified to commit insurance fraud why or why not?

I think that it is not justified to commit insurance fraud. Sure, you will get money but likely, you will get away with it but there are many more drawbacks other than this benefit. Also, once the insurance fraud is found out, then you may spoil you credit within the insurance companies. This is because if you have a valid claim which is submitted, this could be extremely hard for their own business and going through legalities could be harmful for the business. A valid claim is that a business owner pays regular insurance premium and claims the insurance for a valid reason. When any claim is fraudulently made, it could end up having a criminal investigation which can lead to a negative business in the future. Also, fraudulent activities are against the society and harmful to the community. This can also be that about every company will not trust you because you have an insurance fraud on your criminal record.

5) Credit and Debt: Do you think someone under the age of 18 should be able to have a credit card? Why or why not?

I do not think someone under the age of 18 should be able to have a credit card. A reason I say no is because people under 18 may not have complete knowledge of the credit card, the limits of credit, and the consequences of overusing the credit card. Another reason I say no is that they are not that responsible for using the credit card. This can be like when ads appear or promotions, they can easily get carried away into that interest and several marketing strategies used by different companies to sell their products and may get carried away with these gimmicks spending over the limits of the credit cards. They may not be aware of the hidden fees charged by the credit card companies. If a person has a bad credit, it is extremely hard in the future to get a loan when needed. Another reason I say no that on the credit card, there is normally a bill on the credit card in which they have to pay on time. Some people however, under the age of 18 do not realize they have to do that, so therefore can forget, and remember that they were told that they had to pay the bill on time. If that person pays the bill later than the due date, he or she will have to pay extra fees for that bill which can lead to a penalty.