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# Personal Finance Chapter 4 Test

Terms in this set (15)

Adjusted Fee	is gross fee that's changed by discounts and company or governmental tax incentives
Annual Percentage Rate (APR)	cost of borrowing money, expressed as an annual rate that shows the interest rate and other related fees on a loan
Credit Card	type of card issued by a bank that allows users to borrow money
Credit History	is record report of all borrowing credit history
Credit Score	is measure of an individual's credit risk, calculated from a credit report using mathematical formulas
Debt-to-Income Ratio	is ratio and measure of debt repayment, calculated as that of all debts repaid from amount of earnings before taxes, including payments and monthly rent, divided through by the individual's annual household income
Equilibrium	is balance of two values

# Personal Finance Chapter 4 Test

# Math Models In Personal Finance Chapter 4

**JL Elias**



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