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When you receive goods and services now and pay for them later, you're using:

- a. Lay-A-Way
- b. A lease
- c. **Credit**

The percentage cost of using a credit card for a full year is expressed in the card's:

- a. TBA
- b. **APR**
- c. CPA

The amount that has yet to be paid on a loan is called the:

- a. Fief
- b. Installment
- c. **Balance**

This government organization publishes guidelines on how to avoid consumer scams:

- a. Scam Line America
- b. The Central Intelligence Agency
- c. **The Federal Trade Commission**