

**Getting Credit**  
**25**

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Which of these is the best way to build a good credit history?

- a. Obtain as many credit cards as possible
- b. Keep credit cards charged to their limits
- c. **Use your credit card and pay all of your bills on time**

If you need to establish credit, this is generally considered to be acceptable collateral:

- a. Clothing
- b. **A car**
- c. A rare and expensive pet

This is usually a factor in rating your “credit worthiness”:

- a. Capital
- b. **Credit History**
- c. Culture

A bank can refuse to give you a loan for all of the following reasons EXCEPT:

- a. **Your source of income**
- b. Your credit history
- c. Your current debts