

## FINAL EXAM

1. Lenders and merchants who had access to the first credit records were known as
  1. Round tables
  2. An efficient way for business to protect themselves
  3. Mutual protection societies
  4. All of the above
  
2. Third party credit reporting agencies started in
  1. 1490's
  2. 1620's
  3. 1830's
  4. 1950's
  
3. Lenders, merchants, consumers and general public had access to credit information in
  1. mutual protection societies
  2. round tables
  3. CRA's
  4. Guilds
  
4. What is a lend-don't lend tool
  1. Fair Ivan and Company
  2. Application
  3. TransWorld
  4. Credit Score
  
5. Fair Isaac Scoring System and software has been used by Banks, Lenders Insurers and other businesses.
  1. True
  2. False
  
6. FICO score is the only measure used by lenders
  1. True
  2. False

7. FACTA says you have the right to your credit report

1. At a nominal cost
2. Every 2 years
3. From 2 credit bureaus
4. None of the above

8. Your credit score can never exceed 720

1. True
2. False

9. Your credit score calculation is exactly the same for all credit reviewers

1. True
2. False

10. Fair Isaac uses the following measures in general:

1. 50% based on payment history
2. 20% based on outstanding debt
3. 20% based on number of inquiries
4. 10% based on length of time you have had credit
5. All of the above
6. None of the above
7. Some of the above

11. Your credit score considers several parameters including

1. Number of open accounts
2. Length of credit history
3. Loans and Mortgages
4. All of the above

12. Your credit score is evaluated the same way by all credit bureaus

1. True
2. False

13. Your credit score can cost you money

1. True
2. False

14. 35% of your credit score is based on your payment history

1. True
2. False

15. It is a good idea to apply for your free credit reports from the 3 major credit bureaus

1. True
2. False

16. A lender does not need to tell you a reason for declining your request for credit

1. True
2. False

17. Beacon, FICO, and Empirica may use

1. Equifax data
2. Experian data
3. Trans Union data
4. All of the above

18. Your credit score can affect

1. monthly payment
2. interest rate
3. down payment
4. all of the above

19. It's a good idea to get your FREE copy of your credit report from the three credit bureaus

1. True
2. False

20. Prime borrowers have a credit score of

1. 580
2. 631
3. 422
4. 681

21. Credit score below 560 will result in

1. Security deposit or high acquisition fees
2. High interest rate
3. Pay more for insurance
4. All of the above

22. FACTA says you can get your FREE copy of your credit report from the three bureaus by going to [www.annualcreditreport.com](http://www.annualcreditreport.com)

1. True
2. False

23. Every credit bureaus allows you to add a 500 word explanation regarding a problem on your credit report

1. True
2. False

24. Auto and home loans are considered secured debt

1. True
2. False

25. Notice is required to repossess your car

1. True
2. False

26. If you think your car might be reposed, it might be better to sell your car yourself

1. Yes
2. No

27. 4 ways to improve your credit score are pay your bills on time; avoid excessive credit; pay down your debts; have a range of credit types

1. True
2. False

28. It is ok to shop rates for a mortgage as long as you do in within 14 days

1. True
2. False

29. Closing unused credit cards can lower your credit score
1. True
  2. False
30. You will have at least 3 credit reports – and they may vary in content
1. True
  2. False
31. Long term good credit is better then short term good credit
1. True
  2. False
32. Closing your accounts is a bad idea if
1. \_\_\_\_\_
  2. \_\_\_\_\_
33. Having no debt and credit cards will
1. Improve your credit score
  2. Be worse for your credit score
34. You can raise your credit score 60 points in 45 – 60 days
1. Yes
  2. No
35. “Borrowing” someone else’s good credit without causing them risk can help your credit
1. Yes
  2. No
36. Equifax, Experian and TransUnion are all government agencies
1. True
  2. False
37. There are over 1000 credit bureaus
1. True
  2. False
38. All your personal transactions are reported to one or more CRA’s
1. Yes

Name

Final Exam

2. No
39. The Fair Credit Reporting Act is enforced by the FTC
1. True
  2. False
40. Each inquiry, on line or in person is
1. Counted by a credit bureau as an inquiry
  2. Not counted by a credit bureau as an inquiry
41. What are the three mistakes you can make in your thinking about credit bureaus
1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
42. The credit bureau looks at
1. Your debt
  2. Your potential debt
  3. Risk for default and unmanaged liabilities
  4. Your accounts with 0 debt
  5. Some of the above
  6. All of the above
  7. None of the above
43. Do credit inquiries affect my credit score
1. All of the time
  2. Most of the time
  3. There are some exceptions
  4. There are no exceptions
44. It is never possible to separate the husbands credit from the wife
1. True
  2. False

45. What should I use of my credit limit

1. 30%
2. 50%
3. 70 %
4. 90%

46. What is the best mix of trade lines

1. 2 installment accounts
2. 2 revolving accounts

47. Credit bureaus are FOR PROFIT companies who sell your credit file.

1. True
2. False

48. You can prevent the credit bureaus from selling your information

1. True
2. False

49. Credit bureaus must notify you if you are in danger of losing points because of credit inquiries

1. True
2. False

50. Identify 4 steps which may help you avoid identity theft

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

51. If you think your identity may have been stolen

1. Report it to the police immediately and get a copy of the police report
2. Send copies of the police report to the 3 major credit bureaus and ask for a fraud alert on your credit report
3. Call the FTC to get an update on your rights
4. All of the above
5. None of the above
6. Some of the above

52. 90% of all credit reports have errors

1. True
2. False

53. Having multiple addresses over 3 years has no affect on your credit record

1. True
2. False

54. List 3 credit companies which impacts your credit score

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

55. You can check your own credit score without impacting your score

1. Once per year free
2. Unlimited times
3. 10 times per one calendar year
4. You can check it from any creditor, ie car dealership

56. Your state of employment affects your credit

1. Not at all
2. Being unemployed for a long period can affect your credit
3. Your yearly income determines your credit score

57. You can shop around for a loan without lowering your credit score after January 1, 2006 providing

1. By making sure you are only looking for a mortgage, home equity or car loan
2. As long as the same kind of inquiries are made within 14 days
3. The same grace period applies to credit card inquiries

58. There is no magic number for how many credit cards are too many as long as

1. You keep your payments regular
2. The ratio of credit used to credit available does not become too high
3. Your outstanding payments do not give you a high loan to income ratio
4. You keep your balances low.

59. List 3 calculators you can find online at anytime to help you get your finances on track

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

60. The four common routes for establishing new credit are

1. Apply for a department store or gasoline credit card
2. Apply for a home equity loan
3. Take out a loan with a bank securing it with a deposit of the same amount
4. Apply for a secured credit card
5. Become an authorized user on a credit card of a parent, spouse or other family member or friend
6. Borrow money from a personal friend and repay the loan on time

61. The amount of credit you use on any individual account

1. Should be initially maxed out and then paid off over time
2. Should not exceed 30% or so of the high credit limit available to you
3. Should only be used for emergencies until your credit has been established

62. Pay bills in a timely manner

1. To avoid a drop in your credit score of as much as 100 points
2. To improve your credit score
3. Prevent late pay reporting to the credit agencies

63. List eight pieces of information sought by identity thieves who want to use your credit

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

64. List 4 methods used to steal your information on the internet is called

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

65. List 8 ways you can best protect yourself from Identity Theft by

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

66. Your credit report is like a report card on your saving and spending habits
1. True
  2. False
67. Having a lower than average score can be caused by negative information about your employment
1. True
  2. False
68. You can begin to repair your credit by doing which of the following
1. Review your credit report for accuracy
  2. Manage your credit the same way you have in the past
  3. Choose from one of the many companies who offer to quickly fix your credit without much difficulty.
  4. Maintaining current accounts and paying on time
69. You have the right to obtain a free copy of your credit report each year from the three major consumer credit reporting agencies by visiting the following authorized website
1. FICO.com
  2. FREEassistance.com
  3. annualcreditreport.com
70. When you review your credit report you should make sure it accurately reflects
1. Your payment history
  2. Accurate information about open and collection accounts
  3. Your current employers information
  4. Your drivers license #
  5. An accurate address history
  6. All of the above
71. If you find an error on your credit report you may choose to dispute it with all three of the credit reporting agencies by writing a letter asking that they correct any inaccurate, false, unverifiable or obsolete information and send you a copy of your changed report
1. False
  2. True
72. If you dispute an item on your credit report the credit bureau is not obligated to attach it to your credit report
1. True
  2. False
73. List 4 ways you can do a better job managing your credit
1. \_\_\_\_\_
  2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

74. Unverifiable information is illegal to report by any bureau

1. True
2. False

75. Each year approximately 8.4 million Americans fall victim to credit identity theft every year

1. True
2. False

76. Voice phishing is an attempt by someone who has called you on the phone, to gain access to your account numbers, password information or private credit card information.

1. True
2. False

77. List 3 examples of voice phishing scams

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

78. You should be careful when using an ATM that is

1. In a bank parking lot
2. Not well lit
3. Being visited by people who seem to be lurking about

79. There are five steps you can take today to focus on successful debt management, they are the following five (circle 5 correct answer(s))

1. Make extra payments whenever possible
2. Focus on paying off all of your debt, sending each creditor a minimum payment each month
3. Stay focused on being debt-free
4. Ask your credit card companies for lower interest rates
5. Make Extra payments over the minimum required on one payoff at a time.
6. Focus on one payoff, specifically the one with the highest interest rate
7. Once your card balances are lowered, use your credit to the high limit and pay off again.

80. On a loan for \$500 at 18% interest and a minimum payment of \$20 and a total interest of \$216.14 when paid off, how long will it take to repay this loan? (Circle correct answer(s))

1. two years
2. three years
3. five years
4. 60 months
1. False

81. The Federal Trade Commission has published a warning about Home Equity Loan scams on their website. They are considered risky variable interest rate loans because (circle correct answer(s))

1. There are no limits to the interest they can charge
2. They are secured by your home as collateral on the loan
3. Payments can change outside of your budget constraints

82. A home equity line of credit differs slightly from a home equity loan in that it is an open-ended revolving debt borrowed against the portion of a home's value that the borrower already owns only. These loans are considered low risk

1. True
2. False

83.. Payday Loans can charge as much as 250% annually

1. False
2. True

84. Credit Cards are considered a type of loan.

1. True
2. False

85. Reverse Mortgages are defined as monthly payments you receive against the equity in your home. You do not have to pay back the loan as long as you stay in the home, but the creditor is slowly buying your home from you.

1. True
2. False

86. Offers that say "No ANNUAL FEE" or "0% interest for 12 months are good credit card offers to accept as they are disclosing all terms in the offer.

1. True
2. False

87. The document that normally contains the terms and conditions of the credit card are spelled out in (circle correct answer(s))

1. Credit Card Application
2. Consumer Protection Act
3. Experian's website
4. Cardholder Agreement
5. All of the above

88. Truth and Lending Act requires that the credit card company provide detailed information outlining the cardholder's rights and obligations once the credit card account has been established. Typically this includes information about (circle correct answer(s))

1. Credit term
2. Credit Limit
3. Payment due date
4. Interest rate
5. Late fees
6. Penalties
7. Over limit fees
8. All of the above.

89. Under a penalty fee, a creditor may increase the annual percentage rate on an account (circle correct answer(s))

1. Any time a payment is not made
2. After five payments are missed
3. If two or more payments are made late

90. Before you commit to any credit offer, keep in mind that the creditor reserves the right to change the terms and conditions of the credit card at any time. (Circle correct answer(s))

1. False
2. True

91. In 2005 the Federal government ordered credit card companies to (circle correct answer(s))

1. Freeze interest rates
2. Decrease payments to unburden credit holders
3. Increase minimum payments to get outstanding loan balances paid off more quickly
4. Defer 6 months payments to qualified borrowers

92. Name three things you can do to speed up payoffs on your existing debt

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

93. Based on a loan of \$100, the average estimated annual percentage rate of a payday loan with added interest of \$20 over a two week period is 520%. With an extension payment of \$25 for an additional two weeks is approximately the annual percentage rate becomes (circle correct answer(s))

1. Still only 520%
2. 750%
3. 1170%

94. Payday loan companies require that the check be written out for the amount you borrow plus (circle correct answer(s))

1. All expected interest
2. Processing fee
3. Extension fee that will be refunded
4. All of the above

95. Paying bills online can be found thru different sources such as banking institutions, and private companies, specialized websites designed for online bill pay. Name two ways in which online bill payment will aid in debt management

1. \_\_\_\_\_
2. . \_\_\_\_\_

96. What are two of risks involved in using online bill payment?

1. \_\_\_\_\_
2. . \_\_\_\_\_

97. Name two ways you can protect yourself from risk when using online bill payment

1. \_\_\_\_\_
2. . \_\_\_\_\_

98. Bankruptcy is legal options available to consumers that are experiencing sever debt problems. However, there are negative consequences for you and your credit report that Because bankruptcy remains on your credit report (circle correct answer(s))

1. 7 years from the date of discharge
2. 2 years
3. 10 years after the filing of the case

99. Some debts which will not be discharged in a bankruptcy include (circle correct answer(s))

- 1 Alimony payments
- 2 Student loans
- 3 Child Support
- 4 Income Taxes
- 5 All of the above

100. Before filing bankruptcy you should consult (circle correct answer(s))

1. Credit counselor
2. Accountant
3. Attorney
4. All of the above

101. You can quickly rebuild your credit history after bankruptcy

1. False
2. True

102. Marriage and Money can be a complex issue, but there are steps you can take prior to saying I do that will help you and your partner begin married life on a solid financial foundation. Name three of those step

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

103. To protect yourself from identity theft you should (circle correct answer(s))

1. Keep your personal information such as PINs, passwords and account numbers on your person at all times
2. Write "See ID" with a permanent marker on your credit and debit/atm cards instead of signing them
3. Respond to all emails that ask you to click a link to fix your credit card issues
4. Install a firewall, anti-virus and anti-spyware software and keep them running on your computer
5. Use easy to remember passwords
6. Change your passwords monthly
7. Use a mixture of letters and numbers in your passwords
8. Review your credit and bank statements carefully and often
9. Don't share information with anyone, not even your family, about the possibilities of identity theft

104. Paying yourself first means earmarking a percentage of your monthly paycheck exclusively for your personal items, charitable donations and entertainment

1. True
2. False

105. A budget is a way to sort expenses and income

1. True
2. False

106. The key to sound financial management is monitoring (circle correct answer(s))

1. monthly expenses
2. variable expenses

107. Use checks or debit cards to create a paper trail that shows where the money is going

1. False
2. True

108. If you receive a large bonus, it is smartest to (circle correct answer(s))

1. Spend it on things your budget does not allow for
2. Put it into a savings account

109. Name three of the six money saving steps

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

110. Checking the numbers of your debt management plan regularly helps keep you focused on paying off bills

1. True
2. False

111. Everyone deserves a time meant for relaxation and forgetting life's daily stresses

1. True
2. False

112. Planning a vacation budget and all of its expenses, including travel, accommodations and meals as well as entertainment will prevent overspending on a vacation

1. True
2. False

113. Name three ways you can start early to research, plan and save for your vacation

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

114. Some ways you can make your dream wedding a reality while staying on the right financial track are (circle any correct answer(s))

1. Pay minimum payments on your existing debt
2. Tap your savings
3. Don't spend more than you've budgeted
4. Find part-time employment to help cover costs
5. Choose a location where you can have both wedding and ceremony
6. Make it a habit to pay more than the minimum on your credit cards every month

115. As a nation, the savings rate was reported at minus .5% or less for the year 2008. When was the last time savings rates this low were reported (circle correct answer(s))

1. 1915
2. 1980
3. 1930

Name \_\_\_\_\_

Final Exam

116. Name three ways you can start to save money right away:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

117. Reviewing your landline telephone bills and dropping services you rarely need can save you money in your household budget

1. False
2. True

118. When selecting a cell phone plan your should (circle correct answers)

1. ask if you can test if for a few days without paying a cancellation fee
2. Cancel your plan whenever you are ready
3. Select a prepaid wireless plan if you only use your cell phone occasionally
4. Only select services you will use
5. Stick to making calls during on peak times
6. Use the same services for all family members on your plan
7. Ask about all fees, any per minute rates and any contract cancellation fees

119. Bundled service is the best deal for any situation; always select this type of plan regardless of promotional offers

1. True
2. False

120. You should budget an amount for home repairs that exceeds you monthly mortgage payment

1. False
2. True

121. The amount you set aside monthly for home repairs should equal (circle correct answer(s))

1. \$50 more than your monthly mortgage payment
2. 10 percent of your pay
3. one percent of your home's value annually divided by 12 months.

122. When you home does require a repair that you can not do yourself, you should select services (circle correct answer(s))

1. Check references and talk to the people for whom the contractor has done work
2. Hire someone who is well advertized
3. From well-established, licensed contractors who submit written, fixed-price bids for the work
4. Accept the lowest bid

123. The average car in use in America is (circle correct answer(s))

1. 5 years old
2. 3.4 years old
3. 9.2 years old

124. To check the reputation of a mechanic you can find information in (circle correct answer(s))

1. Car fax
2. Better Business Bureau
3. Mechanics Weekly

125. You should keep all your receipts from car maintenance and repair together so you can easily see what's been done and what due\ is

1. True
2. False

126. Name some of the shopping preparations and methods that will help you increase your savings Name two

1. \_\_\_\_\_
2. \_\_\_\_\_

127. Rising values and falling costs are the hallmarks of inflation

1. False
2. True

128. To save money on eating out you should (circle correct answer(s))

1. Always eat at the same restaurants
2. Try entertaining with potluck meals
3. Cook at home
4. Prepare a menu and clip coupons

129. Fixing any plumbing leaks won't make a big difference in your water bill

1. False
2. True

130. To help regulate your environment continually and economically you should (circle correct answer(s))

1. Keep all the windows slightly open
2. use a programmable thermostat
3. Weatherproof your home, install weather-stripping
4. Check the temperature in each room and adjust window openings to increase flow to that room

131. How much money do U.S. Companies spend on advertising each year? (Circle correct answer(s))

1. \$6 million
2. \$800,000
3. \$150 billion

Name

Final Exam

132. Distinguishing between you wants and needs is paramount to creating a realistic household budget

1. False
2. True

133. Name two needs that should always be in your budget

1. Food, clothing, housing
2. clothing, utilites, essentials,

134. To make sure your budget is helping you get on track to financial wellness; always make sure you pay down your debt as a need, not a want

1. True
2. False

135. Your first step to save money if you are a senior, on prescription drugs is (circle correct answer(s))

1. Buy Drugs Online
2. Consider Medicare Part D
3. Ask your doctor if affordable substitute medication might work for you
4. Comparison shop local pharmacies
5. Ask if you can purchase your drugs in year supply
6. All of the above

136. What percent of Americans say there is less room in their household budget to spend on a vacation in 2008 compared to a prior year (circle correct answer(s))

1. 27%
2. 73%
3. 57%

137. Which of the following are alternatives to traveling to create an enjoyable vacation without breaking the budget? (Circle correct answer(s))

1. Travel off season
2. Charge it on your credit card that has the lower interest rate and finance charges
3. Find Freebies – check with your local Chamber of Commerce
4. Plan one long vacation and stick to that one as your special trip
5. Dodge surcharges and fees by paying attention to the incidentals that can add up
6. Transport yourself
7. All of the Above

138. In 2008 the average national unemployment rate stood at what percent

1. 10%
2. 5%
3. 7.6%

139. If you experience unemployment the following services can help you out (circle correct answer(s))

1. Social Services
2. eHarmony
3. Debt counseling services
4. Government Employment Agencies
5. Job Head Hunters
6. All of the above

140. If you lose your job you should apply for unemployment insurance, or visit the local employment commission for help in job prospecting

1. False
2. True

141. To keep your health insurance from a former employee you can apply for government-assisted health insurance through (circle correct answer(s))

1. Social Services
2. Any other health insurance provider
3. the COBRA program

142. If you are receiving harassing phone calls from credit card companies and other creditor you may request in writing that the agency trying to collect ONLY contact you by mail. If they fail to do, who should you report the violation to? (Circle correct answer(s))

1. Secretary of Treasury
2. State Attorney General's Office
3. Credit Bureaus

143. The best time to discuss you individual financial situations and expectations is after the marriage ceremony and honeymoon are over

1. False
2. True

144. According to the U.S. Census Bureau, 50 percent of all marriages will end in divorce within (circle correct answer(s))

1. 7 years
2. 20 years
3. 15 years

145. The term open enrollment refers to (circle correct answer(s))

- 1 The opportunity to select your child's school
- 2 Employer sponsored health care plan
- 3 You can sign up for free with any health insurance provider

146. Point of Service plan allows you to visit any doctor you, has higher premiums and can include reimbursement paperwork

1. False
2. True

147. An HMO requires you to obtain approval from your selected primary care physician prior to a referral to specialists

1. True
2. False

148. When considering a change of insurance companies you should only look back at your historical out of pocket expense

1. True
2. False

149. Arizona, New Mexico and Texas are all considered community property states

1. True
2. False

150. Credit accounts opened by a married couple are not considered to be joint accounts in community property states

1. True
2. False

151. Probate refers to the legal process of determining the validity of a will and estate. Creditors have the right to submit claims on debt that is probated

1. True
2. False

152. Companies that have a policy on maternity leave may provide a short –term disability plan that pays you 80-90 percent of your gross income for a period of six weeks

1. True
2. False

153. Name four issues you should consider when planning for parental care

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

154. Medicare covers most adults over 54 with no restrictions

1. True
2. False

155. Can your credit report affect your ability to purchase a home

1. Yes
2. No

156. Can you repair the damage

1. Yes
2. No

157. Three contributing factors to out of control spending are

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

158. List 3 ways to stop the compulsive behaviour

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

159. List 3 ways to know if someone has a 'gambling problem'

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

160. To recover from natural disasters, you need to plan today

1. True
2. False

161. Are you planning your approach to paying your college debt

1. Yes
2. No

162. List 3 approaches to managing debt

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

163. What are 3 ways to build a strong credit report

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

164. Medical costs are one of the 3 leading causes of bankruptcy

3. True
4. False

165. List 3 ways to avoid unmanageable medical debt

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

166. Paying your tuition with your credit card makes sense if you are getting airline miles

5. Yes
6. No
7. Maybe

167. If you are in school and need a credit card you should

1. Consider the terms
2. Don't impulse shop
3. Be responsible with the card
4. All of the above

168. Can you borrow from your 401K

1. Yes
2. No

169. The most important change about budgeting when there is a medical crisis is

1. Attitude
2. Law suit
3. Budget

170. Four areas to focus on at the time of a medical crisis are

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

DATE \_\_\_\_\_

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

ADDRESS \_\_\_\_\_

EMAIL \_\_\_\_\_

PHONE \_\_\_\_\_