



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Credit Basics Quiz

1. How often should you check your credit report?
 - a) Once a year
 - b) Twice a year
 - c) Never
 - d) Once a month
2. Do soft credit inquiries affect your credit score?
 - a) True
 - b) False
3. Can a credit bureau deny a person credit?
 - a) True
 - b) False
4. Which of these helps your credit score?
 - a) Longer credit history
 - b) Low debt-to-credit ratio
 - c) Paying your bills on time
 - d) All of the above
5. What types of personal information is in a credit report?
 - a) Religious preference
 - b) Criminal record
 - c) Your name and spouse's name
 - d) Medical history

What are some of your credit concerns and goals? (this is for your own personal use)