Chapter 26 How to Get and Keep Credit

BusinessWeek Reader Case Study

"Personal Finance for Freshmen"

Directions Read the *BusinessWeek* Reader on page 462 of your textbook and answer the questions.

Literal Comprehension

- 1. What, in addition to GPAs and test scores, should undergraduate students consider when applying to graduate programs?
- 2. What do some law and medical schools require students to submit with their applications?
- 3. Which medical college in Wisconsin reserves the right to deny admittance if a student does not provide a clean credit report?
- **4.** What does Georgetown Law School urge students with severe credit issues to do?

Making Inferences

- 5. What message is being sent to college freshmen in the article "Personal Finance for Freshmen"?
- **6.** Why would undergraduate students believe that GPAs and test scores determine whether they can go to graduate school or not?

Critical Thinking

7. Do you think that a student's credit history is an accurate indicator of how he or she will perform in graduate school and in their career? Explain your answer.