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[https://www.100test.com/kao\\_ti2020/172/2021\\_2022\\_PETS\\_E4\\_B8\\_89\\_E7\\_BA\\_A7\\_c88\\_172041.htm](https://www.100test.com/kao_ti2020/172/2021_2022_PETS_E4_B8_89_E7_BA_A7_c88_172041.htm) Part B Directions: Read the following paragraphs in which 5 people talk about the way American consumers borrow. For questions 61 to 65, match name of each speaker to one of the statements (A to C) given below. Mark your answers on your ANSWER SHEET.

Lilla Young consumers often have not established their credit ratings. Many do not have steady in-comes. They might have difficulty borrowing money from an agency in business to make loans. Parents or relatives are usually their best source of loans. Of course, the parents or relatives would have to have money available and be willing to lend it. You might even get an interest-free loan. However, a parent or relative who lends should receive interest the same as any other lender.

Chris Roddy For most consumers the cheapest place to borrow is at a commercial bank. Banks are a good source of installment loans which may run for 12 months or up to 36. Most banks also make single payment loans to consumers for short periods@30, 60, or 90 days. A typical interest rate is 3 cents per \$100 per day. Suppose that you used \$100 of your credit and repaid it in 30 days. The cost would be 90 cents.

Karen Barber Another possible source of loans is a life insurance policy. Anyone who owns this type of insurance may borrow up to the amount of its cash value. The amount the insurance company will pay in case of death is reduced by the amount of the loan. For example, suppose that someone with \$10,000 of insurance

borrowed \$2,000 and died leaving the loan unpaid. The insurance company would pay only \$8,000 to the person entitled to receive the money. Louise Richard Borrowing from pawnbrokers is both easy and expensive. In exchange for a loan the borrower leaves some item of value such as jewelry, a camera, a musical instrument, or clothing. Usually the amount of money received is far less than the actual value of the item left. When a borrower repays the loan plus interest, the pawnbroker returns the item. If the loan is not paid within a year, the pawnbroker gets his or her money by selling the item. Jodie Morse When money is urgently needed, people may agree to pay any price for a loan. Too late, they may find themselves in the clutches of loan sharks. A loan shark is an unlicensed lender because their rates are higher than the law allows, sometimes 1,000 percent or more a year. Borrowers are hardly ever able to repay their loans. It is all they can do to pay the interest. Borrowers who fail to pay the interest on time have been threatened with injury. Now match each of the persons to the appropriate statement. Note: there are two extra statements.

Statements 61. Mark Lilla [A] A person can borrow as much as his life insurance's cash value. 62. Chris Roddy [B] The lender gets huge profits. 63. Karen Barber [C] The borrowers may not take as long as they want to repay their loans. 64. Louise Richard [D] If the loan is not paid in a year, the item belongs to the lender. 65. Jodie Morse [E] Borrowing from their parents or relatives is the easiest or the best loan source for the young consumers. [F] The consumers without good credit can borrow money from their parents or relatives. [G] The interest rate of the commercial bank is the lowest. For example,

the cost would be 360 cents if you borrowed \$200 and repaid it in 60 days. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)