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https://www.100test.com/kao_ti2020/287/2021_2022__E5_85_A8_E5_9B_BD_E8_81_8C_E7_c91_287237.htm 第二篇：Making

Yourself a Good Record If you are an American and you think you might need to borrow money someday, the best thing to do is start early. That ' s because just as many employers want to hire only people with experience, banks and other creditors are usually reluctant to lend to those ____1____ a proven track record¹ paying back, ____2____ time, the money they have borrowed. But if you need experience just to get a start, how do you get that stat in the first place? With a little help from your parents usually, while you are still financially dependent ____3____ them. It is easy to get a credit card or student loan when you are in college, because banks figure your parents will bail you out if you fail to pay. So just as students take on internships to build up their resumes, one ' s university time can be a good time to work on another important personal record: the credit ____4____. Credit reports are a ____5____ of one ' s personal credit history, gathered by a credit reporting agency, or CRA. Banks and companies ____6____ hospitals, landlords and insurance companies regularly report to the three main CRAs in the US ____7____ how their customers are doing at paying back the money they ____8____. Anyone with a “ legitimate business need ” has the right to order individuals ' reports from the CRAs. Potential creditors usually compile the information in the reports into a credit “ score ” , ranking the level of creditworthiness. Lack of

experience in borrowing in _____9_____ to a bad record of doing so, can result in a low score². Even if you are not considering taking out a loan for such a large purchase as a home or car, your credit report can be important to getting through life. Landlords often ask for the reports to judge _____10_____ a person can be trusted to pay the rent. Credit checks are necessary for getting a credit card, even for purchasing a mobile phone calling plan. People can obtain a copy of their own credit report, usually _____11_____ a cost of around US\$8-9. Some consumer organizations recommend doing this once a year to allow one to catch any mistakes _____12_____ have slipped into the record or, even worse, to find out whether any fraud has taken place. Though the system is controlled by laws _____13_____ to protect people ' s privacy, it isn ' t fool-proof: Sometimes people take out bad loans in others ' names, _____14_____ their records. In a society addicted _____15_____ credit, that can be a disaster.

1. A. with B. without C. on D. by
2. A. in B. with C. by D. on
3. A. of B. in C. on D. with
4. A. report B. conclusion C. review D. introduction
5. A. explanation B. investigation C. summary D. examination
6. A. including B. included C. include D. includes
7. A. by B. with C. in D. on
8. A. own B. lend C. owe D. possess
9. A. addition B. conclusion C. consequence D. contrast
10. A. that B. whether C. what D. either
11. A. at B. by C. with D. on
12. A. these B. what C. that D. those
13. A. meant B. mean C. meaning D. means
14. A. building up B. updating C. improving D. ruining
15. A. on B. to C. by D. with

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