

2010年职称英语考试《综合A类》试题精粹(4)职称英语考试
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https://www.100test.com/kao_ti2020/646/2021_2022_2010_E5_B9_B4_E8_81_8C_c62_646032.htm How Do American Consumers Borrow? Young consumers often have not established their credit ratings. Many do not have steady incomes. 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 the same interest as any other lender. There are disadvantages in borrowing from parents or relatives. One is that they may not insist on you paying back the money by a certain time. As a result, you might let the loan drag on. This is especially true if you are not required to pay interest. This is not a way to develop good credit habits. For most consumers, the cheapest place to borrow is at a commercial bank. Banks are a good source of installment loan which may run for 12 months or up to 30. Most banks also make single payment loans to consumers for short periods 30, 60, or 90 days. The newest type of bank loan is one that a depositor can get simply by writing a check. It is usually called something like “ ready credit ” or “ reserved checking. ” It works like this. A depositor is given a limited amount of credit, usually between \$500 and \$1 , 000. He or she may write checks up to the amount allowed. Once a check has been written, the amount of the check becomes a loan. Usually no charge is made for

interest until the loan is made. A typical interest rate is 3 cents per \$100 per day, or just under 1 percent a month. Suppose that you used \$100 of your credit and repaid it in 30 days. The cost would be 90 cents. If you repaid it in 10 days, the cost would be only 30 cents.

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The advantage of borrowing from a bank is that banks generally charge lower rates than most other lenders. One reason is that banks have more strict credit requirements than most other lenders. A consumer must have a fairly good credit rating to get a bank loan.

31 “ Ready credit ” or “ reserved checking ”

A is designed to give the depositor a check. B allows the depositor to write a check to pay any amount. C allows the depositor to borrow money from a bank by writing a check. D allows the depositor to charge an interest.

32 One of the disadvantages in borrowing from parents or relatives is that

A parents or relatives will ask the young people to pay back soon. B it will not help young people to develop a good credit habit. C they always charge interest. D they always charge higher rates than other lenders.

33 Most commercial banks offer

A installment loans that may run from 12 to 30 months. B installment loans that may run from 30 to 90 days. C single-payment loans that may run from 30 to 90 days. D single-payment loans that may run from 12 to 30 months.

34 Which of the following is NOT true?

A The newest type of bank loan is simple to get. B Bank loans are more difficult to get. C Banks charge higher interest rates. D Banks offer loans to those having a fairly good credit rating.

35 According to the first paragraph, young people

A have difficulty borrowing from their parents or relatives. B cant get

an interest-free loan from their parents or relatives. C always borrow money from an agency. D usually borrow from their parents or relatives. 相关推荐：2010年职称英语理工类词汇重点难点 2010职称英语理工B词汇选项考点精华 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