

# PRE-TEST

## HOMELESSNESS

1. How many people in the U.S. experience homelessness on a given night?
  - a. 50,000
  - b. 900,000
  - c. 650,000
  - d. 100,000
2. Families with children are among the fastest growing subset of homelessness. True or False
3. The leading cause of homelessness is drug use or mental illness. True or False
4. On average, this percentage of homeless report that they are currently working or have worked in the past 30 days.
  - a. 5%
  - b. 20%
  - c. 40%
  - d. 65%
5. Homelessness is generally a long term situation. True or False
6. There are over 100,000 homeless people reported in Mississippi. True or False

## HOMEOWNERSHIP

7. A credit report is:
  - a. A report telling how much money I have in the bank.
  - b. A letter from the bank saying I can get a loan.
  - c. A document revealing my past credit history.
8. Everyone is ready for homeownership. True or False
9. It is important to budget when considering a home purchase. True or False
10. Name the four elements (things included) in a mortgage payment. (Hint: PITI)
  - 1) \_\_\_\_\_
  - 2) \_\_\_\_\_
  - 3) \_\_\_\_\_
  - 4) \_\_\_\_\_