

Quiz & Worksheet - Variable & Adjustable Mortgage Rates Comparison

1. What happens to the monthly payments for a variable rate mortgage when interest rates go higher?

- ☐ Payments stay the same
- ☐ Payments go down
- ☐ Payments go up
- ☐ Payments are skipped for a month

2. What happens with the monthly payments for an adjustable rate mortgage when interest rates go higher?

- ☐ Payments stay the same
- ☐ Payments go higher
- ☐ Payments go lower
- ☐ Payments are skipped for one month

3. When are variable and adjustable rate mortgages more popular than fixed rate mortgages?

- ☐ When interest rates are low
- ☐ When interest rates are average
- ☐ When interest rates are high
- ☐ When interest rates fluctuate dramatically

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David Bruce Johnson, Thomas A. Mowry



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