

# Chapter 27 Credit and the Law

## Section 27.1 Credit Laws

### Reading Activity—Recognize Supporting Details

**Directions** Read the passage then answer the questions.

The Equal Credit Opportunity Act is a federal law stating that credit applications can be judged only on the basis of financial responsibility. No person can be denied credit on the basis of marital status, gender, age, ethnicity, religion, or receipt of public assistance. The law allows only three reasons for denying credit: low income, large debts, and a poor payment record. A person who is denied credit must be given a written statement listing reasons for the denial.

1. What is the main idea of the paragraph?

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\_\_\_\_\_

2. Place a check mark in the appropriate column to indicate whether the sentence is a “main idea” or “supporting detail.” Remember that it is possible for a sentence to contain the main idea and some supporting detail.

Sentence	Main Idea	Supporting Detail
a. The Equal Credit Opportunity Act is a federal law stating that credit applications can be judged only on the basis of financial responsibility.		
b. No person can be denied credit on the basis of marital status, gender, age, ethnicity, religion, or receipt of public assistance.		
c. The law allows only three reasons for denying credit: low income, large debts, and a poor payment record.		
d. A person who is denied credit must be given a written statement listing reasons for the denial.		

3. Write a brief explanation of how the details support the main idea.

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

d. \_\_\_\_\_

4. What clues in the passage that helped you recognize the supporting details?

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