# FINANCIAL LITERACY QUIZ

- If you have caused an accident, which type of automobile insurance would cover damage to your own car?
  - a. Term
  - b. Collision

- c. Comprehensive
- d. Liability
- 2. Matt and Eric are young men. Each has a good credit history. They work at the same company and make approximately the same salary. Matt has borrowed \$6,000 to take a foreign vacation. Eric has borrowed \$6,000 to buy a car. Who is likely to pay the lowest finance charge?
  - a. Matt will pay less because people who travel overseas are better risks.
  - They will both pay the same because they have almost identical financial backgrounds.
  - c. Eric will pay less because the car is collateral for the loan.
  - d. They will both pay the same because the rate is set by law.
- 3. If you went to college and earned a 4-year degree, how much more money could you expect to earn than if you only had a high school diploma?
  - a. A little more; about 20% more.
  - A lot more; about 70% more.
  - c. About 10 times as much.
  - d. No more; I would make about the same either way.
- 4. Many savings programs are protected by the Federal government against loss. Which of the following is not?
  - A bond issued by one of the 50 States
  - b. A U. S. Treasury Bond
  - c. A U. S. Savings Bond
  - d. A certificate of deposit at the bank
- 5. If each of the following persons had the same amount of take home pay, who would need the greatest amount of life insurance?
  - A young single woman with two young children.
  - b. A young single woman without children.
  - An elderly retired man, with a wife who is also retired.
  - d. A young married man without children.
- 6. Which of the following instruments is NOT typically associated with spending?
  - a. Cash
  - b. Credit card

- c. Debit card
- d. Certificate of deposit

# **Financial Literacy Study Guide Question Answers**

**Ying-Ying Zheng** 

**Financial Literacy Study Guide Question Answers:** 

The book delves into Financial Literacy Study Guide Question Answers. Financial Literacy Study Guide Question Answers is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Financial Literacy Study Guide Question Answers, encompassing both the fundamentals and more intricate discussions.

- 1. This book is structured into several chapters, namely:
  - Chapter 1: Introduction to Financial Literacy Study Guide Question Answers
  - Chapter 2: Essential Elements of Financial Literacy Study Guide Question Answers
  - Chapter 3: Financial Literacy Study Guide Question Answers in Everyday Life
  - Chapter 4: Financial Literacy Study Guide Question Answers in Specific Contexts
  - ∘ Chapter 5: Conclusion
- 2. In chapter 1, the author will provide an overview of Financial Literacy Study Guide Question Answers. The first chapter will explore what Financial Literacy Study Guide Question Answers is vital, and how to effectively learn about Financial Literacy Study Guide Question Answers.
- 3. In chapter 2, the author will delve into the foundational concepts of Financial Literacy Study Guide Question Answers. The second chapter will elucidate the essential principles that must be understood to grasp Financial Literacy Study Guide Question Answers in its entirety.
- 4. In chapter 3, this book will examine the practical applications of Financial Literacy Study Guide Question Answers in daily life. The third chapter will showcase real-world examples of how Financial Literacy Study Guide Question Answers can be effectively utilized in everyday scenarios.
- 5. In chapter 4, the author will scrutinize the relevance of Financial Literacy Study Guide Question Answers in specific contexts. The fourth chapter will explore how Financial Literacy Study Guide Question Answers is applied in specialized fields, such as education, business, and technology.
- 6. In chapter 5, this book will draw a conclusion about Financial Literacy Study Guide Question Answers. The final chapter will summarize the key points that have been discussed throughout the book.
  - This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Financial Literacy Study Guide Question Answers.

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