

NAME: KEY SCORE:            /50 points**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- b 1. Pete sets aside \$100 each month from his earnings to have money for a car down payment. Of the following choices, what is the **best** way for him to store the money each month until he meets his goal for a down payment? (competency 5-1, 5-3)
- a. Keep the money in a good hiding place at home so it doesn't get stolen.
  - b. Deposit the money into his savings account. (This is the best choice because the money is protected by insurance, the account will grow by earning interest, the money can be withdrawn on demand, and it is less likely that Pete will be tempted to use the money for another purchase.)
  - c. Deposit the money into his checking account.
  - d. Purchase another share of his favorite stock.
- d 2. What is one benefit to using a checking account that is **not** a benefit of using a savings account? (competency 5-1)
- a. interest earned
  - b. insured deposits
  - c. electronic deposits and withdrawals
  - d. proof of payment
- d 3. After you write and sign your check, who can legally cash the check? (competency 5-1)
- a. you and the payee
  - b. the bank or credit union and the payee
  - c. any family member of the payee
  - d. only the payee
- c 4. Who is responsible for confirming your bank account balance? (competency 5-1)
- a. the stores where you made the purchases from the account
  - b. your bank or credit union
  - c. you
  - d. the debit card company

# Module 5 Financial Services Answer Key

**Ensheng Dong**



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web apr 24 2016 victoria chemicals case study introduction victoria chemicals is a major competitor in the worldwide chemical industry they are a leading producer of polypropylene which is a polymer used in products such as medical products and automobile components

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web the company was facing a lot of financial problems and it was pressurized from its major shareholders as the company's eps was declining and fell to 180 pence from 250 pence in the last year in addition the company was facing issues in its manufacturing facilities which were that the plant was running at its capacity and that the plant was made

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web one case uva f 1543 provides an assessment of go no go project for improvement of a polypropylene production plant b examines the case of a project but a higher level where leaders face a decision either or investment between two mutually exclusive projects

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