

## FINANCIAL LITERACY QUIZ

1. 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.
  - b. 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.
  - b. 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. 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. A young single woman with two young children.
  - b. A young single woman without children.
  - c. 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

**Barbara L. Yoost, Lynne R.  
Crawford, Patricia Castaldi**



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