

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

Lisa Renaud



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PISA 2012 Assessment and Analytical Framework Mathematics, Reading, Science, Problem Solving and Financial Literacy OECD, 2013-02-11 This book presents the conceptual framework underlying the fifth cycle of PISA which covers reading science and this year s focus mathematical literacy along with problem solving and financial literacy

Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0 Abdalmuttaleb M. A. Musleh Al-Sartawi, Abdulnaser Ibrahim Nour, 2024-05-28 Industry 5 0 has been dubbed as the digital revolution with a soul This book incorporates a wealth of research which integrates artificial intelligence AI with economic sustainability and Industry 5 0 It examines the human centricity of the upcoming digital revolution and the role of sustainable technologies in enhancing the livelihoods of workers individuals communities and eventually societies It provides insight on important areas related to artificial intelligence sustainable development and society 5 0 The chapters present a wide range of topics including block cipher entrepreneurship and AI AI and stock trading decisions digital transformation knowledge management chatbot engineering cybersecurity and smart metering system This book is beneficial to scholars and academics who will find in it the knowledge of the support of AI and its contribution to economic sustainability and solutions to enhance human centricity and resilience

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