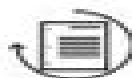




test your knowledge of saving and investing answer key



directions

Write the answers to the following questions in the blanks provided. Use the space below each problem to show how you arrived at your answers.

1. How long would it take to double your money in an account that paid 6% per year?

$$72/6 = 12 \text{ years}$$

2. What interest rate would double your money in 5 years?

$$72/5 = 14.4\%$$

In the space provided, write the letter of the savings account or savings method the statement represents.

- | | |
|------------------------------|--|
| a) Passbook account | d) Time deposit (Certificate of Deposit) |
| b) Statement account | e) Money-market deposit account |
| c) Interest-earning checking | |

3. e A combination of a checking and savings account. Interest rates, which are based on a complex structure, vary with the size of your balance.
4. c Combines the benefits of a checking and savings account. Interest is paid each month on unused money in the account.
5. c You can only write a limited number of checks each month.
6. d Bank pays a fixed amount of interest, on a fixed amount of money, for a fixed amount of time.
7. d Penalty is usually charged if money is withdrawn before expiration date.
8. c Interest rate is usually lower than passbook or statement accounts.

Investing Math Answer Key

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Investing Math Answer Key:

Investment Math Gideon Fairchild,AI,2025-02-27 Investment Math offers a practical guide to mastering the financial mathematics essential for making sound investment decisions It emphasizes the importance of understanding concepts like the time value of money highlighting that a dollar today is worth more than a dollar tomorrow and delves into valuation methods such as discounted cash flow analysis The book also equips readers with tools for risk assessment and portfolio optimization skills crucial for mitigating potential losses and maximizing returns in equities and other asset classes The book systematically builds from basic financial calculations like compounding interest to more advanced topics such as bond valuation and stock analysis Real world examples drawn from sources like Bloomberg and FRED illustrate the application of these models A key focus is on bridging the gap between theoretical concepts and their practical implementation differentiating it from other books by focusing on the direct application of mathematical formulas and avoiding unnecessary jargon The book progresses through key areas starting with foundational principles and advancing to the analysis of different asset classes including equities fixed income and real estate This approach is designed to empower individual investors finance students and professionals alike with the quantitative skills needed to navigate the complexities of the financial world and achieve investment success

Be Smart About Investing Kathiann M. Kowalski,2014-01-01 With 100 dollars in your pocket you could buy new jeans a pair of shoes and a couple movie tickets You might still have some left over but what if you took that 100 dollars and invested it instead In ten years that 100 might turn into 1 000 even 10 000 dollars Saving planning and smart investments can make your money grow It might not be as much fun as spending it but you ll be much better off in the future This book will help readers get started on the best ways to save money learn about the stock market and plan their financial future

Reality Math for Teens Jody Nichols,2008 **Cognitive Investing** Rich Willis,2011-03-03 Investors ask the wrong questions Will the stock market rise or fall in the next month What is the best place to put my money right now Will interest rates rise or fall Will the economy improve or get worse What will be the best performing stock during the next year The problem with all of these questions is that the answers are unknowable and will always be so Dwelling on the unknowable is a fruitless quest that will not bring investors any closer to achieving long term financial goals Our fundamental problem is that we are using the wrong part of the brain Cognitive Investing explains how to make investment decisions using the portion of the brain better suited for the task and answers the questions investors should be asking What is the relationship between the economy and the stock market What is the difference between investing and gambling Why is selling much more difficult than buying How important is diversification Why do natural psychological urges lead us to make poor investing decisions Understanding the answers to these and many more essential questions will profoundly and fundamentally transform the way you approach investing

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