

lesson twelve quiz: saving and investing answer key



true-false

1. T A certificate of deposit must be held for a set amount of time such as six months or a year.
2. F Compound interest refers to money earned from buying a tax-exempt investment.
3. T A share of stock represents ownership in a company.
4. F A mutual fund is an investment issued by a state or local government agency.
5. T Treasury bonds are a safer investment than real estate.

multiple choice

- | | |
|---|---|
| <p>6. <u>B</u> The lowest interest rate is usually earned on a:</p> <p>A. money-market account.
B. passbook account.
C. certificate of deposit.
D. mutual fund.</p> <p>7. <u>B</u> The total interest earned on \$100 for two years at 10 percent (compounded annually) would be:</p> <p>A. \$2
B. \$21
C. \$11
D. \$10</p> <p>8. <u>D</u> Based on the rule of 72, money earning 6 percent would take about _____ years to double.</p> <p>A. 6
B. 8
C. 9
D. 12</p> | <p>9. <u>A</u> An example of a company's debt is a:</p> <p>A. corporate bond.
B. share of stock.
C. mutual fund.
D. municipal bond.</p> <p>10. <u>C</u> The investment with the most risk would be:</p> <p>A. a savings account.
B. U.S. Treasury bonds.
C. corporate stocks.
D. corporate bonds.</p> |
|---|---|

case application

The Johnson family includes Marv (age 34), Gail (33), Andrew (8), and Molly (4). What are some investment goals that might be appropriate for this family? What types of investments might be used to achieve these goals?

Common investment goals in this situation might be to create an emergency fund, to save for the children's college education, and to save for retirement. The Johnsons might start their saving-investing program with a savings account, money market account, or certificates of deposit. Next, they might consider an aggressive stock mutual fund that could give them good long-term growth for the education and retirement funds. All of these are easier to implement with an automatic withdrawal each month from a bank account to the savings account or the investment company.

Investing Quiz And Answers

M Pattabiraman,P V Subramanyam



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Table of Contents Investing Quiz And Answers

1. Understanding the eBook Investing Quiz And Answers
 - The Rise of Digital Reading Investing Quiz And Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Investing Quiz And Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Investing Quiz And Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Investing Quiz And Answers
 - Personalized Recommendations
 - Investing Quiz And Answers User Reviews and Ratings
 - Investing Quiz And Answers and Bestseller Lists

5. Accessing Investing Quiz And Answers Free and Paid eBooks
 - Investing Quiz And Answers Public Domain eBooks
 - Investing Quiz And Answers eBook Subscription Services
 - Investing Quiz And Answers Budget-Friendly Options
6. Navigating Investing Quiz And Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Investing Quiz And Answers Compatibility with Devices
 - Investing Quiz And Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Investing Quiz And Answers
 - Highlighting and Note-Taking Investing Quiz And Answers
 - Interactive Elements Investing Quiz And Answers
8. Staying Engaged with Investing Quiz And Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Investing Quiz And Answers
9. Balancing eBooks and Physical Books Investing Quiz And Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Investing Quiz And Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Investing Quiz And Answers
 - Setting Reading Goals Investing Quiz And Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Investing Quiz And Answers
 - Fact-Checking eBook Content of Investing Quiz And Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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