

1. Why does money have value?
 - A. because we back our money with gold and silver
 - B. because we believe it has value
 - C. because cows and bags of wheat are too heavy
 - D. because the paper we print money on is valuable
2. What is true of haves and have nots?
 - A. haves do not live as comfortably as have nots
 - B. have nots agree about money less than haves agree about money
 - C. haves find it easier to provide basic needs for themselves and their families
 - D. it is easier to go from a have not to a have and harder to go from a have to a have not
3. Why do we need an economy?
 - A. to provide us with goods/services we can't provide for ourselves
 - B. to satisfy our needs and wants
 - C. to provide us with jobs
 - D. all of the above
4. Which is not an example of opportunity cost?
 - A. The opportunity cost of going to a football game is going to a movie.
 - B. The opportunity cost of paying bills is spending your money on luxury items.
 - C. The opportunity cost of buying new car is going on a vacation.
 - D. The opportunity cost of getting an after school job is going to college.
5. What is the range credit scores can fall within?

A. 0-100	C. -600-800
B. 100-900	D. 300-600
6. Which is not true of insurance?
 - A. Your monthly payment to be covered is called a premium.
 - B. You should take pictures of your belongings for insurance purposes.
 - C. Insurance is a common fringe benefit of having a job.
 - D. Insurance works by charging interest on your premiums.
7. When would you be likely to take out a loan?

A. to buy a house	C. to buy a car
B. to go to college	D. any of the above
8. Which is not a risky investment?

A. stocks	C. real estate
B. savings account	D. mutual funds
9. Labor unions work to improve....

A. wages of employees.	C. rights of employees.
B. working conditions of employees.	D. All of the above
10. An example of a creditor is ...

A. Houghton Mifflin	C. William Shakespeare
B. Citibank	D. Mame!

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