Answer Key for "EVERFI Financial Literacy Post Assessment - Bunking Basics"

Generated on January 34, 1821.

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three sections Operating Activities Investing Activities Financing Activities Importance It helps assess a company s liquidity solvency and financial flexibility 10 What do you understand by risk management in finance Answer Risk management in finance involves identifying analysing and mitigating uncertainties in investment decisions It aims to minimize the impact of financial risks such as market risk credit risk and operational risk on a company s financial performance 11 What is the difference between equity financing and debt financing Answer Equity Financing Raising capital by selling shares of the company resulting in ownership dilution Debt Financing Borrowing money through loans or bonds which must be repaid with interest but does not dilute ownership 12 Explain the concept of depreciation Answer Depreciation is the process of allocating the cost of a tangible asset over its useful life It reflects the wear and tear or obsolescence of the asset Depreciation affects the income statement and reduces taxable income 13 How would you handle a situation where you must analyse a large amount of financial data Tip Discuss your approach to breaking down the data into manageable parts using software tools like Excel or financial modelling techniques and focusing on key metrics to derive insights 14 What is a ratio analysis Answer Ratio analysis involves evaluating a company s financial performance by calculating ratios from financial statements Common ratios include Liquidity Ratios Assess short term financial stability e g current ratio Profitability Ratios Measure earnings relative to revenue assets or equity e g net profit margin Solvency Ratios Evaluate long term financial stability e g debt to equity ratio 15 How do you stay updated with the financial market trends Tip Mention specific financial news sources websites or apps you use regularly You can also talk about any professional networks or forums you are part of that keep you informed about market developments Additional Tips Prepare with Examples If possible link your answers to real life examples from your studies internships or projects Ask Questions Be ready to ask thoughtful questions about the company or role to show your interest and engagement Practice Practice these questions with a friend or mentor to improve vour confidence and delivery Financial Accounting N4 Rohelna Burger, 1996 Financial Accounting 1,1992

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Navneet Singh, Here are some common finance interview questions for freshers along with suggested answers 1 What is the difference between equity and debt financing Answer Equity Financing Involves raising capital by selling shares of the company to investors Equity investors gain ownership in the company and may receive dividends There s no obligation to repay the capital but ownership and control are diluted Debt Financing Involves borrowing money that must be repaid with interest Debt does not dilute ownership but the company must meet regular interest payments and repay the principal Debt

can be in the form of loans bonds or notes 2 What is EBITDA Answer EBITDA stands for Earnings Before Interest Taxes Depreciation and Amortization It is a measure of a company s overall financial performance and is used to analyse and compare profitability between companies and industries by eliminating the effects of financing and accounting decisions 3 Can you explain the concept of time value of money Answer The time value of money TVM is a financial principle stating that a dollar today is worth more than a dollar in the future due to its potential earning capacity. This principle is based on the idea that money can earn interest so any amount of money is worth more the sooner it is received 4 What are financial statements and what are their primary types Answer Financial statements are formal records of the financial activities and position of a business The primary types are Income Statement Shows the company's revenues expenses and profits over a specific period Balance Sheet Provides a snapshot of a company s assets liabilities and equity at a specific point in time Cash Flow Statement Tracks the flow of cash in and out of the company including operating investing and financing activities 5 What is working capital Answer Working capital is a measure of a company s operational liquidity and short term financial health It is calculated as Working Capital Current Assets Current Liabilities Positive working capital indicates that the company can cover its short term liabilities with its short term assets 6 How would you evaluate the financial health of a company Answer To evaluate a company s financial health you can Analyse Financial Statements Review the income statement balance sheet and cash flow statement Calculate Financial Ratios Key ratios include liquidity ratios e g current ratio profitability ratios e q return on equity and solvency ratios e q debt to equity ratio Assess Cash Flow Evaluate the cash flow from operating investing and financing activities Compare with Industry Benchmarks Compare the company s performance with industry standards and competitors 7 What is the Capital Asset Pricing Model CAPM Answer CAPM is a financial model used to determine the expected return on an investment considering its risk relative to the market The formula is Expected Return Risk Free Rate Market Return Risk Free Rate Where measures the investment's sensitivity to market movements 8 What do you understand by diversification Answer Diversification is an investment strategy that involves spreading investments across various asset classes sectors or geographic regions to reduce risk The idea is that different assets perform differently under various market conditions so diversification can help minimize the impact of poor performance in any single investment 9 Explain the concept of leverage Answer Leverage refers to the use of borrowed funds to amplify the potential return on an investment It involves using debt to increase the size of an investment or asset While leverage can enhance returns it also increases risk as it magnifies both potential gains and losses 10 How do interest rates affect financial markets Answer Interest rates influence financial markets by affecting borrowing costs consumer spending and investment decisions Higher interest rates generally lead to higher borrowing costs which can slow economic growth and reduce corporate profits Conversely lower interest rates make borrowing cheaper encouraging investment and spending potentially boosting economic activity These answers provide a foundational understanding that should help freshers feel

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Pockets Change Pockets Planner ANSWER KEY Pamela Capalad, Andrea Ferrero, 2011-05-31

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