

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.</p> <p>B. passbook account.</p> <p>C. certificate of deposit.</p> <p>D. mutual fund.</p> | <p>9. <u>A</u> An example of a company's debt is a:</p> <p>A. corporate bond.</p> <p>B. share of stock.</p> <p>C. mutual fund.</p> <p>D. municipal bond.</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</p> <p>B. \$21</p> <p>C. \$11</p> <p>D. \$10</p> | <p>10. <u>C</u> The investment with the most risk would be:</p> <p>A. a savings account.</p> <p>B. U.S. Treasury bonds.</p> <p>C. corporate stocks.</p> <p>D. corporate bonds.</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</p> <p>B. 8</p> <p>C. 9</p> <p>D. 12</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 those are easier to implement with an automatic withdrawal each month from a bank account to the savings account or the investment company.

Section Quiz Saving And Investing Answers

Caren Van Slyke



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Teen Guide to Personal Financial Management Marjolijn Bijlefeld, Sharon K. Zoumbaris, 2000-09-30 Why should young people even think about saving for retirement Why not run credit card debt up to the max if the bank is willing to lend it Answers to these questions and others can be found in this basic guide to the fundamentals of personal finance written specifically for young adults A wide range of financial matters on how to manage your money are discussed in a progressive fashion from the very basics of opening a bank account to budgeting paying for college financing a car and tax deferred retirement accounts so that readers with varying levels of knowledge are provided with all the information they need to stay out of debt and to plan for their futures Touching on a wide range of financial matters from the use of credit cards to planning for college and retirement the volume logically walks readers through the process of handling their personal finances Examples throughout the book as well as advice from financial and family counselors clarify specific points for students to help them learn how to save and budget how to avoid the pressures of consumerism and escalating debt and how to manage all aspects of their money wisely Sample lesson plans an extensive glossary resource lists and further reading lists provide students who wish to study specific concepts in greater detail with all the tools they need to do so GED Test Prep Plus 2020 Caren Van Slyke, 2019-12-03 Always study with the most up to date prep Look for GED Test Prep Plus 2021 ISBN 9781506266251 on sale December 01 2020 Publisher's Note Products purchased from third party sellers are not guaranteed by the publisher for quality authenticity or access to any online entitles included with the product **The RAT, Real-world Aptitude Test** Homer E. Moyer, 2001 The R A T will test your preparedness for the real world and provide answers to some of life's most common stumbling blocks **GED Test Prep 2024-2025** Kaplan Publishing, 2023 An official online prep guide to the GED Test provides more than 1 000 practice questions essential reviews of all GED subjects strategies for writing the RLA extended response and two full length practice tests **GED Test Prep Plus 2021** Caren Van Slyke, 2020-12 Tap into the online resources that come with it including Practice test Familiarize yourself with taking the GED Test on the computer Performance summary Pinpoint your strengths and weaknesses to help with your study planning Videos Learn from Kaplan teachers as they explain many of the important concepts that show up on the test Step 1 Go to kaptest.com moreonline to unlock all these resources Step 2 Study anytime anywhere on your computer tablet or phone Sign in to kaptest.com login using the same account you used to register your book Book jacket GED Test Prep Plus 2019 Caren Van Slyke, 2018-12-04 Always study with the most up to date prep Look for GED Test Prep Plus 2020 ISBN 9781506258669 on sale December 3 2019 Publisher's Note Products purchased from third party sellers are not guaranteed by the publisher for quality authenticity or access to any online entitles included with the product GED Test Prep 2022-2023 Caren Van Slyke, 2022-02-01 With realistic practice proven strategies and expert guidance Kaplan's GED Test Prep 2022 2023 English edition US exam gives you everything you need to pass the test Kaplan is the official partner for online prep for the GED test

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Table of Contents Section Quiz Saving And Investing Answers

1. Understanding the eBook Section Quiz Saving And Investing Answers
 - The Rise of Digital Reading Section Quiz Saving And Investing Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Section Quiz Saving And Investing 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 Section Quiz Saving And Investing Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Section Quiz Saving And Investing Answers
 - Personalized Recommendations
 - Section Quiz Saving And Investing Answers User Reviews and Ratings
 - Section Quiz Saving And Investing Answers and Bestseller Lists
5. Accessing Section Quiz Saving And Investing Answers Free and Paid eBooks
 - Section Quiz Saving And Investing Answers Public Domain eBooks
 - Section Quiz Saving And Investing Answers eBook Subscription Services
 - Section Quiz Saving And Investing Answers Budget-Friendly Options
6. Navigating Section Quiz Saving And Investing Answers eBook Formats

- ePub, PDF, MOBI, and More
 - Section Quiz Saving And Investing Answers Compatibility with Devices
 - Section Quiz Saving And Investing Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Section Quiz Saving And Investing Answers
 - Highlighting and Note-Taking Section Quiz Saving And Investing Answers
 - Interactive Elements Section Quiz Saving And Investing Answers
 8. Staying Engaged with Section Quiz Saving And Investing Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Section Quiz Saving And Investing Answers
 9. Balancing eBooks and Physical Books Section Quiz Saving And Investing Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Section Quiz Saving And Investing Answers
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Section Quiz Saving And Investing Answers
 - Setting Reading Goals Section Quiz Saving And Investing Answers
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Section Quiz Saving And Investing Answers
 - Fact-Checking eBook Content of Section Quiz Saving And Investing Answers
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
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