

## Personal Finance Part 4 Exam - Study Guide: Chapters 10, 11, 12, 13

The following is a quick list of the terms, concepts, and math that may be on the Part 4 exam

### Key Terms /Concepts to Know:

#### chapter 10: Saving for Distant Goals

1. social security
2. fully insured status
3. full retirement age
4. early retirement age
5. average indexed monthly earnings (AIME)
6. primary insurance amount (PIA)
7. defined benefits plan (pension)
8. benefit formula
9. vested rule
10. defined contribution plan
11. contribution limits
12. Traditional IRA
13. Roth IRA
14. Annuities

#### chapter 11

1. investing
2. risk-return trade-off
3. risk-free rate of return
4. capital gains
5. current income
6. rate of return
7. investment risks
8. risk aversion
9. diversification
10. portfolio
11. portfolio asset allocation
12. Dow Jones Industrial Average (DJIA)
13. Standards and Poor's (S & P) indexes
14. NYSE index
15. Active investing
16. Passive investing
17. Efficient market hypothesis

#### Chapter 12

1. common stock
2. equity asset
3. residual owner dividends
4. dividend yield
5. capital gains yield
6. earnings per share
7. payout ratio
8. price-to-earnings ratio
9. large cap/mid cap/small cap
10. preferred stock
11. New York Stock Exchange (NYSE)
12. NASDAQ
13. stock broker
14. bonds
15. debt asset
16. coupon rate
17. face value
18. maturity date
19. discount bonds
20. premium bonds
21. current yield
22. yield to maturity
23. U.S. treasury securities
24. bond ratings

#### Chapter 13

1. mutual fund
2. pooled diversification
3. professional portfolio management
4. exchange-traded funds (ETF)
5. management fee
6. expense ratio

#### Math to Know:

1. retirement savings needs

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**L Darling-Hammond**



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