WGU D076 PA STUDY GUIDE 2023-2024

In which way is accounting different from finance?

- Accounting is backward looking, while finance is focused on the future.
- Accounting is about budgeting, saving, and borrowing, while finance is about investing, forecasting, and lending.
- Accounting is focused on allocating capital, while finance is focused on bringing in capital.
- Accounting forecasts future performance, given the past, while finance records past performance.
 Accounting is backward looking, while finance is focused on the future.

What is the main question that both individuals and companies must consider when making financial decisions to reach a goal?

- -Will utility be maximized through this decision?
- -Will this decision require debt or equity financing?
- -Will the benefits of the action outweigh the costs?
- -Will this decrease the amount of cash available? Will the benefits of the action outweigh the costs?

A financial manager at a company is trying to determine whether to issue new stocks or new bonds to cover the costs of a project the company is doing the next year. Which main task in business finance is this situation an example of?

- -Managing interdepartmental loans
- -Making investment decisions
- -Managing working capital
- -Making financing decisions Making financing decisions

How can investing help a person reach personal financial goals?

- -It provides access to potential revenue or increases in value to help meet goals faster.
- -It provides a guaranteed future outcome in order to predictably meet financial goals.
- -It ensures money is placed in a safe, risk-free, and easily accessible financial asset.
- -It helps a person understand how money was spent previously in order to reliably predict future expenses. - It provides access to potential revenue or increases in value to help meet goals faster.

A sign company is planning to have an initial public offering (IPO). In which type of market will its stock first be sold to the public?

- -Money market
- -Secondary market
- -Primary market
- -Efficient market Primary Market

Which type of economic indicator changes after the economy changes and helps identify trends in the long term?

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