
Final Exam Financial Literacy Test 2022 2023 (40 questions) Answered!!!

The eligibility for financial help to get government health insurance is based on
Answer - household size and income

The largest source of income in retirement comes from Answer - Social Security

How to overcome your biases in making financial decisions? Answer - You need to evaluate your alternatives before making a decision

What is self insuring? Answer - It's when you pay for your own losses instead of getting an insurance policy

One of the skills set to maintain a positive credit profile is to: Answer - pay your bills on time

An advantage of maintaining a positive credit history is: Answer - to get a loan at a low interest rate

What is an example of philanthropy? Answer - donating canned goods to a food bank

An example of liquid investment is: Answer - Money Market Fund

How do money scripts affect your financial decision? Answer - They shape the way you approach, discuss, and further your financial vision.

How to overcome your financial assumptions on spending, saving and investing habits? Answer - By questioning the assumptions your parents and grandparents swore by

Delayed gratification is an essential life skill to: Answer - hold out now for a better financial reward later

What is one type of employment laws? Answer - Workplace safety laws

Why is period review of the financial goals and actions important as life circumstances change? Answer - the goals you set today may no longer be relevant one year from now

What could happen if you do not have the proper estate planning and documents set in place? Answer - It may lead to unintended distribution of assets.

What is one strategy to lower the monthly premium of your car insurance? Answer - By reducing your coverage limit

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J Spring



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