# lesson twelve quiz: saving and investing answer key



#### true-false

- 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.
- \_\_\_\_\_ A share of stock represents ownership in a company.
- A mutual fund is an investment issued by a state or local government agency.
- Treasury bonds are a safer investment than real estate.

#### multiple choice

- 6. 

  The lowest interest rate is usually earned on a:

  An example of a company's debt is a:

  A. corporate bond.
  - money-market account.
  - B. passbook account.
  - C. certificate of deposit.
  - D. mutual fund.
- 7. B The total interest earned on \$100 10. C The investment with the most risk would be:

  (compounded annually) would be:

  A. a savings account.
  - A. 52
  - B. 521
  - C. \$11
  - D. \$10
- D Based on the rule of 72, money earning 6 percent would take about years to double.
  - A. 6
  - B. 8
  - C. 9
  - D. 12

#### 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.

B. share of stock.

D. municipal bond.

C. corporate stocks.

D. corporate bonds.

B. U.S. Treasury bonds.

c. mutual fund.

# **Section 1 Quiz Saving And Investing Answers**

Paul Anthony Samuelson, George B. Baldwin

<b>Section 1 Quiz Saving And Investing Answers:</b>
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The Top Books of the Year Section 1 Quiz Saving And Investing Answers The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the captivating narratives that have enthralled audiences this year. The Must-Read: Colleen Hoovers "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Section 1 Quiz Saving And Investing Answers: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a guiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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