

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.

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RJ Shavelson



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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
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 - 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
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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