

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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Saving and Investing Michael Fischer, 2005 We all need to save and invest intelligently in today's world this stuff is too important to ignore Relying on someone else to make all the decisions can also lead to disaster If we never get the full picture we are relying on snippets that are often opinions or even worse biased opinions when in reality the facts are what should matter most Fortunately saving investing and our financial system are very straightforward if we get the full picture once After that everything makes sense Saving and Investing brings the world of investing to an easy to read and understand level The book covers compounding how companies make money financial markets debt equity bonds stocks mutual funds and unit trusts hedge funds real estate commodities other investments the economy and all of the related terminology the impact of time dollar cost averaging taxes and compounding diversification and transaction cost as well as getting started If you are not intimately familiar with these concepts that can be amazingly straightforward when properly explained then you should read this book The book is different because it highlights facts and principles that will withstand the test of time and because of all of this comes from a professional practitioner in the field After reading this book the simplicity will seem astounding and the path towards financial independence and freedom so much clearer

Economics, Today & Tomorrow Roger LeRoy Miller, 1995 Applies traditional economic theory to contemporary problems such as unemployment inflation and conflicting economic systems

Economics Gary E. Clayton, 2008

Economics Howard J Sherman, E. K. Hunt, Reynold F. Nesiba, Phillip O'Hara, Barbara A. Wiens-Tuers, 2015-01-28 Introduces students to both traditional economic views and their progressive critique This book offers a discussion of economic history and the history of economic thought including the ideas of Karl Marx Thorstein Veblen and John Maynard Keynes It also includes pedagogical tools to encourage student participation and learning

The Balance Sheet, 1959

General Business for Everyday Living Ray G. Price, Vernon A. Musselman, James Curtis Hall, 1954

Weygandt's Managerial Accounting Jerry J. Weygandt, Paul D. Kimmel, Donald E. Kieso, 2017-09-05 Weygandt's Managerial Accounting provides students with a clear introduction to fundamental managerial accounting concepts This edition helps students get the most out of their accounting course by making practice simple Designed for a one semester undergraduate Managerial Accounting course the authors provide new opportunities for self guided practice allowing students to check their knowledge of accounting concepts skills and problem solving techniques and receive personalized feedback at the question learning objective and course level Newly streamlined learning objectives help students use their study time efficiently by creating clear connections between the reading and video content and the practice homework and assessment questions Using metric units and companies with a more global feel this new text is ideal for courses across the world

Foundations of Modern Macroeconomics Ben J. Heijdra, 2017-07-14 The study of macroeconomics can seem a daunting project The field is complex and sometimes poorly defined and there are a variety of competing approaches It is easy for the senior bachelor and starting master student to get lost in the forest of

macroeconomics and the mathematics it uses extensively Foundations of Modern Macroeconomics is a guide book for the interested and ambitious student Non partisan in its approach it deals with all the major topics summarising the important approaches and providing the reader with a coherent angle on all aspects of macroeconomic thought Each chapter deals with a separate area of macroeconomics and each contains a summary section of key points and a further reading list Using nothing more than undergraduate mathematical skills it takes the student from basic IS LM style macro models to the state of the art literature on Dynamic Stochastic General Equilibrium explaining the mathematical tricks used where they are first introduced Fully updated and substantially revised this third edition of Foundations of Modern Macroeconomics now includes brand new chapters covering highly topical subjects such as dynamic programming competitive risk sharing equilibria and the New Keynesian DSGE approach *Magazine of Wall Street and Business Analyst* ,1929 *Ethics and Business* Paul C. Godfrey,Laura E. Jacobus,2022-12-15 Ethics Business An Integrated Approach for Business and Personal Success 1st Edition International Adaptation gives students the practical knowledge and skills to identify ethical dilemmas understand ethical behavior in themselves and others and advocate for ethical behavior within their organization The course focuses on three ethical questions the individual the organization and the societal perspective These questions and views explore different areas of business ethics such as the use and abuse of power challenges to honesty and integrity and participation in ethical interventions such as reporting repair forgiveness and reconciliation Most business ethics courses are based on a single point of view Depending on the viewpoint this might be based on philosophical theory organizational behavior or a legal and regulatory compliance approach As an author team we combine and integrate these points of view into a unified whole by incorporating unique content original videos and adaptable case studies to assist students in making ethical decisions in their professional and personal lives This International Adaptation explores different areas of business ethics such as the use and abuse of power challenges to honesty and integrity and participation in ethical interventions such as reporting repair forgiveness and reconciliation Every chapter now includes new questions to help readers test their understanding of the subject There is also new mini cases that are contemporary and more relevant to the global scenario *Index to Media and Materials for the Mentally Retarded, Specific Learning Disabled, Emotionally Disturbed* National Information Center for Special Education Materials,1978 *The Magazine of Wall Street* ,1929 **The Magazine of Wall Street and Business Analyst** ,1929 *IMPACT OF INTERDISCIPLINARY INNOVATIONS IN BUSINESS MANAGEMENT* DR. MANOJ MISHRA,DR. PREETI SINGH,DR. ANKIT GUPTA,2021-08-04 Artificial Intelligence AI has emerged as a transformative force in personalized medicine promising to enhance the precision of diagnoses treatment plans and patient outcomes By leveraging vast amounts of data and advanced algorithms AI can tailor medical care to the individual characteristics of each patient This paper explores the integration of AI in personalized medicine examining its applications benefits challenges and future directions Through a review of current literature and case studies this study aims to provide a comprehensive

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