

Wise Financial Literacy Practice Test

Wise Financial Literacy Practice Test Correct 100%

If a person makes a deposit of \$10,000 or more into a bank account, the bank must notify the - ANSWER A: US Treasury Department. In order to track large deposits, the federal government requires that deposits of \$10,000 or more be reported to the Treasury Department.

Banks use savings account deposits to: - ANSWER C: Give loans to consumers and businesses. The basic functions of banks and credit unions are to be an intermediary between savers and borrowers.

Which financial product may pay a dividend? - ANSWER D: Common stock. All of these types of accounts and financial products except for common stock earn interest.

Margaret wants to store a valuable coin collection and important papers. Generally, consumers should: - ANSWER B: Rent a safe deposit box for their valuables. Bank customers can rent safe deposit boxes from the bank.

What action should a person take who must make a tuition payment at the end of August each year? - ANSWER A: Decide how much money will be needed and then place 1/12th of that amount in a separate account each month. The best way to save in order to make a yearly purchase, in this case a tuition payment,

A bank Certificate of Deposit is a - ANSWER B: Savings instrument that requires a deposit for a period of time during which there is a penalty for withdrawals. A certificate of deposit (CD) is a savings instrument that requires a deposit for a period of time (term) during which the saver cannot withdraw money from the plan without a penalty.

The phrase used for putting money into a savings account is - ANSWER C: Making a deposit. Putting money into an account is "making a deposit" and taking money out is "making a withdrawal."

Which financial product has the most predictable income? - ANSWER C: Certificate of deposit. Most certificates of deposit (CDs) are issued with an interest rate that is fixed at a specified rate for the entire term of the deposit.

Which financial product typically pays the highest rate of interest? - ANSWER C: Certificate of deposit. All of these types of accounts and financial products earn interest except for common stock.

Wise Financial Literacy Practice Test: Sharpen Your Money Skills

Are you financially savvy? Do you confidently navigate budgeting, saving, investing, and debt management? Or do you sometimes feel a little lost in the world of personal finance? This comprehensive wise financial literacy practice test will help you assess your knowledge and identify areas for improvement. Whether you're a seasoned investor or just starting your financial journey,

this test provides valuable insights into your financial literacy and offers pathways to enhance your skills. We'll cover key concepts, provide practical examples, and point you towards resources to boost your financial well-being. Let's dive in!

Section 1: Budgeting and Saving (Questions 1-5)

Instructions: Choose the best answer for each multiple-choice question.

1. What is the 50/30/20 budget rule?

- a) 50% on needs, 30% on wants, 20% on savings and debt repayment.
- b) 50% on savings, 30% on needs, 20% on wants.
- c) 50% on investments, 30% on savings, 20% on expenses.
- d) 50% on debt repayment, 30% on needs, 20% on wants and savings.

2. Which of the following is NOT a good saving strategy?

- a) Setting automated transfers to a savings account.
- b) Tracking your spending meticulously.
- c) Spending all disposable income on non-essential items.
- d) Setting realistic savings goals.

3. What is the difference between saving and investing?

- a) There is no difference; both aim to grow your money.
- b) Saving is for short-term goals, investing is for long-term growth.
- c) Saving is riskier than investing.
- d) Investing is only for high-income earners.

4. What is an emergency fund?

- a) A fund for unexpected vacations.
- b) A fund for unexpected expenses, typically covering 3-6 months of living expenses.
- c) A fund for impulsive purchases.
- d) A fund for early retirement.

5. What is the purpose of a budget?

- a) To restrict spending.
- b) To track income and expenses to manage finances effectively.
- c) To only focus on saving money.
- d) To avoid using credit cards.

Section 2: Debt Management and Credit (Questions 6-10)

Instructions: Choose the best answer for each multiple-choice question.

6. What is the annual percentage rate (APR)?

- a) The total amount you borrow.
- b) The total interest you pay over the life of a loan.
- c) The annual cost of borrowing money, expressed as a percentage.
- d) The monthly payment on a loan.

7. What is the best way to manage credit card debt?

- a) Ignore it and hope it goes away.
- b) Make only minimum payments.
- c) Create a repayment plan and prioritize high-interest debts.
- d) Max out your credit cards to build credit.

8. What is a credit score?

- a) A measure of your spending habits.
- b) A numerical representation of your creditworthiness.
- c) The amount of money you owe.
- d) The interest rate you pay on loans.

9. What is a good credit score range?

- a) 300-579
- b) 580-669
- c) 670-739
- d) 740 and above

10. What is the impact of a low credit score?

- a) It improves your chances of getting a loan with a low interest rate.
- b) It has no impact on your financial life.
- c) It makes it harder to get loans, rent an apartment, or even get some jobs.
- d) It guarantees you a higher interest rate on any loan.

Section 3: Investing and Retirement (Questions 11-15)

Instructions: Choose the best answer for each multiple-choice question.

11. What is diversification in investing?

- a) Investing all your money in a single stock.
- b) Spreading your investments across different asset classes to reduce risk.
- c) Only investing in high-risk ventures.
- d) Investing only in what you understand.

12. What is a 401(k)?

- a) A type of savings account.
- b) A retirement savings plan sponsored by an employer.
- c) A government-sponsored retirement plan.
- d) A type of investment fund.

13. What is compound interest?

- a) Interest calculated only on the principal amount.
- b) Interest calculated on the principal amount plus accumulated interest.
- c) Interest paid only once a year.
- d) Interest paid only on high-value investments.

14. What is the importance of long-term investing?

- a) It's not important; short-term gains are better.
- b) It allows your investments to grow over time, potentially mitigating short-term losses.
- c) It's only for people with a lot of money.
- d) It guarantees a high return.

15. What is a stock?

- a) A type of bond.
- b) A share of ownership in a company.
- c) A type of savings account.
- d) A type of insurance.

(Answer Key available at the end of the blog post)

Conclusion

This wise financial literacy practice test serves as a valuable tool for assessing your financial knowledge. Remember, financial literacy is a journey, not a destination. Continuously learning and adapting your strategies are key to long-term financial success. Utilize the resources mentioned throughout the test to further enhance your understanding and build a strong financial foundation for your future.

FAQs

1. Where can I find more resources to improve my financial literacy?

Many reputable websites and organizations offer free resources, including the National Endowment for Financial Education (NEFE), the Consumer Financial Protection Bureau (CFPB), and Khan Academy.

2. What if I scored poorly on the test?

Don't be discouraged! Use this as an opportunity for growth. Identify the areas where you struggled and seek out additional resources to improve your understanding.

3. Is this test applicable to everyone regardless of income level?

Yes, the fundamental principles of financial literacy apply to everyone, regardless of their income. The strategies may need adjustments depending on your circumstances, but the core concepts remain the same.

4. How often should I review my financial plan?

It's recommended to review and adjust your financial plan at least annually, or more frequently if there are significant life changes.

5. Can I use this test to prepare for a financial certification exam?

While this test covers key concepts, it is not a substitute for comprehensive exam preparation. Consider using dedicated study materials and practice tests specific to the certification you're pursuing.

(Answer Key: 1. a, 2. c, 3. b, 4. b, 5. b, 6. c, 7. c, 8. b, 9. d, 10. c, 11. b, 12. b, 13. b, 14. b, 15. b)

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wise financial literacy practice test: *The Financial Crisis Inquiry Report* Financial Crisis Inquiry Commission, 2011-05-01 The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent

activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to examine the causes, domestic and global, of the current financial and economic crisis in the United States. It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government. News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film *In Debt We Trust* warned of the economic meltdown in 2006. He has since written three books on the subject including *Plunder: Investigating Our Economic Calamity* (Cosimo Books, 2008), and *The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail* (Disinfo Books, 2011), a companion to his latest film *Plunder The Crime Of Our Time*. He can be reached online at www.newsdissector.com.

wise financial literacy practice test: Control Your Cash Greg McFarlane, Betty Kincaid, 2010-06 A 14% credit card rate! What a deal! Where it says 'adjustable' here on my mortgage - that means 'fixed', right? Work until I retire, then collect Social Security. That's my wealth plan. If you've ever wondered how your money works, where it goes or how it grows, stop wondering. *Control Your Cash: Making Money Make Sense* deconstructs personal finance so that everyone but the hopelessly inept can understand it. Inside the book, you'll learn: [how to get your bank accounts, credit cards and other financial instruments to work for you, and not the other way around [the right way to buy a car (i.e. with the salesman cursing your name as you drive away) [where and how to invest, and what all those symbols, charts and graphs mean [how to turn expenses into income, and stop living paycheck-to-paycheck [whom the tax system is stacked against (hint: it's most of us) and how to use that to your advantage [the very key to wealth itself. In fact, the authors thought it was so important they put it on the cover so you can read it even if you're too cheap to buy the book: Buy assets, sell liabilities. Finally, a book that explains personal finance not only in layman's terms, but in detail. If you can read, and have any capacity for self-discipline, invest a few bucks in *Control Your Cash* now and reap big financial rewards for the rest of your life.

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by the publisher for quality or authenticity, and may not include access to online tests or materials included with the original product.

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dollar, Brock's savings get matched. By the end of summer, Brock has five hundred and twelve dollars, while Rock has none. When Rock sees what his brother has saved, he realizes he has made a mistake. But Brock shows him that it is never too late to start saving.

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wise financial literacy practice test: The Knowledge Gap Natalie Wexler, 2020-08-04 The untold story of the root cause of America's education crisis--and the seemingly endless cycle of multigenerational poverty. It was only after years within the education reform movement that Natalie Wexler stumbled across a hidden explanation for our country's frustrating lack of progress when it comes to providing every child with a quality education. The problem wasn't one of the usual scapegoats: lazy teachers, shoddy facilities, lack of accountability. It was something no one was talking about: the elementary school curriculum's intense focus on decontextualized reading comprehension skills at the expense of actual knowledge. In the tradition of Dale Russakoff's *The Prize* and Dana Goldstein's *The Teacher Wars*, Wexler brings together history, research, and compelling characters to pull back the curtain on this fundamental flaw in our education system--one that fellow reformers, journalists, and policymakers have long overlooked, and of which the general public, including many parents, remains unaware. But *The Knowledge Gap* isn't just a story of what schools have gotten so wrong--it also follows innovative educators who are in the process of shedding their deeply ingrained habits, and describes the rewards that have come along: students who are not only excited to learn but are also acquiring the knowledge and vocabulary that will enable them to succeed. If we truly want to fix our education system and unlock the potential of our neediest children, we have no choice but to pay attention.

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wise financial literacy practice test: Investor Behavior H. Kent Baker, Victor Ricciardi, 2014-02-10 WINNER, Business: Personal Finance/Investing, 2015 USA Best Book Awards FINALIST, Business: Reference, 2015 USA Best Book Awards *Investor Behavior* provides readers with a comprehensive understanding and the latest research in the area of behavioral finance and investor decision making. Blending contributions from noted academics and experienced practitioners, this 30-chapter book will provide investment professionals with insights on how to understand and manage client behavior; a framework for interpreting financial market activity; and an in-depth understanding of this important new field of investment research. The book should also be of

interest to academics, investors, and students. The book will cover the major principles of investor psychology, including heuristics, bounded rationality, regret theory, mental accounting, framing, prospect theory, and loss aversion. Specific sections of the book will delve into the role of personality traits, financial therapy, retirement planning, financial coaching, and emotions in investment decisions. Other topics covered include risk perception and tolerance, asset allocation decisions under inertia and inattention bias; evidenced based financial planning, motivation and satisfaction, behavioral investment management, and neurofinance. Contributions will delve into the behavioral underpinnings of various trading and investment topics including trader psychology, stock momentum, earnings surprises, and anomalies. The final chapters of the book examine new research on socially responsible investing, mutual funds, and real estate investing from a behavioral perspective. Empirical evidence and current literature about each type of investment issue are featured. Cited research studies are presented in a straightforward manner focusing on the comprehension of study findings, rather than on the details of mathematical frameworks.

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wise financial literacy practice test: *Global Financial Development Report 2014* World Bank Group, 2013-11-07 The second issue in a new series, Global Financial Development Report 2014 takes a step back and re-examines financial inclusion from the perspective of new global datasets and new evidence. It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors.

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wise financial literacy practice test: *Improving Adult Literacy Instruction* National Research Council, Division of Behavioral and Social Sciences and Education, Committee on Learning Sciences: Foundations and Applications to Adolescent and Adult Literacy, 2012-04-26 A high level of literacy in both print and digital media is required for negotiating most aspects of 21st-century life, including supporting a family, education, health, civic participation, and competitiveness in the global economy. Yet, more than 90 million U.S. adults lack adequate literacy. Furthermore, only 38 percent of U.S. 12th graders are at or above proficient in reading. Improving Adult Literacy Instruction

synthesizes the research on literacy and learning to improve literacy instruction in the United States and to recommend a more systemic approach to research, practice, and policy. The book focuses on individuals ages 16 and older who are not in K-12 education. It identifies factors that affect literacy development in adolescence and adulthood in general, and examines their implications for strengthening literacy instruction for this population. It also discusses technologies for learning that can assist with multiple aspects of teaching, assessment, and accommodations for learning. There is inadequate knowledge about effective instructional practices and a need for better assessment and ongoing monitoring of adult students' proficiencies, weaknesses, instructional environments, and progress, which might guide instructional planning. Improving Adult Literacy Instruction recommends a program of research and innovation to validate, identify the boundaries of, and extend current knowledge to improve instruction for adults and adolescents outside school. The book is a valuable resource for curriculum developers, federal agencies such as the Department of Education, administrators, educators, and funding agencies.

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