



Financial Literacy Quiz ~ ANSWERS

Answers are in bold.

1. Which of the following statements best describes your right to check your credit history for accuracy?

- a. You can't see your credit record
- b. Your credit record can be checked at any time for free
- c. **If you are turned down for credit based on a credit report, the record can be checked for free**
- d. All credit records are the property of the U.S. government and access is only available to the FBI and lenders

2. Which of the following is true about sales taxes?

- a. The federal government will deduct it from your paycheck
- b. **It makes things more expensive for you to buy**
- c. You don't have to pay the tax if your income is very low
- d. The national sales tax percentage rate is 6%

3. If you had a savings account at a bank, which of the following would be correct concerning the interest you would earn on this account?

- a. Earnings from savings account interest may not be taxed
- b. Sales tax may be charged on the interest that you earn
- c. **Income tax may be charged on the interest if your income is high enough**
- d. You cannot earn interest until you pass your 18th birthday

4. Which of the following instruments is *not* typically associated with spending?

- a. ATM card
- b. Cash
- c. **Certificate of deposit**
- d. Credit card

5. Jerry has a good job on the production line of a factory in his hometown. During the past year or two, the state in which Jerry lives has been raising taxes on its businesses to the point where they are much higher than in neighboring states. What effect is this likely to have on Jerry's job?

- a. He is likely to get a large raise to offset the effect of the higher taxes
- b. Higher business taxes can't have any effect on Jerry's job
- c. Higher business taxes will cause more businesses to move into Jerry's state, raising wages
- d. **Jerry's company may consider moving to a lower-tax state, threatening Jerry's job**

6. Under which of the following circumstances would it be financially beneficial for you to borrow money to buy something now and repay it with future income?

- a. When you really need a two-week vacation
- b. When some new clothes you like go on sale
- c. When the interest on the loan is greater than the interest you get on your savings
- d. **When you need to buy a car to get a much better paying job**

Apex Financial Literacy Exam Answers

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NFLAT National Financial Literacy Test Handbook Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such as money budgeting investment banking savings borrowings insurance retirement planning are covered Text is in simple language and easy to understand Syllabus has been meticulously followed Important concepts definitions are given as Key Notes Testing is done by Multiple Choice Questions which have answers explanations alongside Pictures and examples are given to highlight important concepts We are sure the book will be an important tool in imparting skills which are critical to the holistic development of the students Book covers 1 Money Matters Smart Goals and Financial Analysis 2 Budgeting Balancing the Means and the Ends 3 Understanding Insurance and Risk Management 4 Understanding Investments 5 Basics of Banking 6 Introduction to Stocks and Bonds 7 Investments The wider Spectrum 95 105 8 Beyond Savings Borrowing 9 Retirement as a Financial Goal Model Test Paper 1 Model Test Paper 2

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v3 refers to rules from the third edition of the game v4 to the fourth edition otherwise the rules apply to both editions soldiers carry and tanks are fitted with various items of

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