



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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