



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**

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BM King



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associated with the provision of tailored financial services to young agricultural entrepreneurs in the country while showcasing the essential role that key support actors such as the Government Central Bank international development institutions NGOs foundations and many others can play in fostering the provision and uptake of such services *Odisha GK General Knowledge (Question Bank)* Mocktime Publication, Odisha GK General Knowledge Odisha GK Odisha General Knowledge OPSC GK questions Odisha GK MCQ PDF Odisha PCS exam papers Odisha govt exam preparation GK questions on Odisha Odisha question bank download Best book for Odisha GK Odisha current affairs Odisha history MCQ Odisha geography notes Odisha polity questions Economy of Odisha GK Odisha competitive exam GK OPSC previous year papers Odisha objective questions General Knowledge Odisha book Odisha GK online test OSSC exam GK Manipur GK General Knowledge (Question Bank) Mocktime Publication, Manipur GK General Knowledge Manipur GK Manipur General Knowledge Manipur PSC GK questions Manipur GK MCQ PDF Manipur PCS exam papers Manipur govt exam preparation GK questions on Manipur Manipur question bank download Best book for Manipur GK Manipur current affairs Manipur history MCQ Manipur geography notes Manipur polity questions Economy of Manipur GK Manipur competitive exam GK MPSC Manipur previous papers Manipur objective questions General Knowledge Manipur book Manipur GK online test Manipur state exam syllabus

Apex Answer Key For Financial Literacy: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Apex Answer Key For Financial Literacy : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Apex Answer Key For Financial Literacy : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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