

<p>QUESTION: For successful wealth accumulation we need ----- to override our emotions when dealing with money. ANSWER: Logic</p> <p>(web#1)</p>	<p>QUESTION: ----- ownership and ----- security define the American Dream. ANSWER: Home / financial</p> <p>(C#2)</p>
<p>QUESTION: ----- ownership is your key to rewriting your story and unlocking your destiny. ANSWER: Home</p> <p>(C#2)</p>	<p>QUESTION: Money self-awareness is understanding your ----- values as they relate to your relationship with money. ANSWER: Core</p> <p>(web#1)</p>
<p>QUESTION: A ----- ----- is a financial benefit of your home rising in value. ANSWER: Wealth increase</p> <p>(C#2)</p>	<p>QUESTION: Our ----- money messages have the most influence on us as children. ANSWER: Family</p> <p>(web#1)</p>
<p>QUESTION: Self-awareness translated into financial activity equals ----- control. ANSWER: Emotional</p> <p>(web#1)</p>	<p>QUESTION: ----- is useless if emotions override its application. ANSWER: Knowledge</p> <p>(web#1)</p>
<p>QUESTION: In money matters you lose what you don't – won't -----. ANSWER: Control</p> <p>(C#1)</p>	<p>QUESTION: You need to understand how money affects you ----- to deal with money successfully. ANSWER: Emotionally</p> <p>(web#1)</p>
<p>QUESTION: Your primary financial investment should be your -----. ANSWER: Home</p> <p>(C#2)</p>	<p>QUESTION: ----- payroll deductions helped my employee pay back her loan. ANSWER: Automatic</p> <p>(C#1)</p>

<p>QUESTION: ----- is the type of poetry in Japan that has a total of three lines. ANSWER: Haiku</p> <p>(web#1)</p>	<p>QUESTION: Your Haiku is your ----- message and your new -----. ANSWER: Money / story</p> <p>(web#1)</p>
<p>QUESTION: Putting together the parts of your financial plan is like building an ice cream ----- split. ANSWER: Banana.</p> <p>(C#1)</p>	<p>QUESTION: The Ice Cream in the banana split represents ----- because of many ways to use money. ANSWER: Loans-credit-debt</p> <p>(C#3)</p>
<p>QUESTION: The Dish of the banana split represents your ----- because it should be solid without -----. ANSWER: Cash flow / leaks</p> <p>(C#1)</p>	<p>QUESTION: The Toppings in the banana split represent potential financial ----- because they cover and can alter other financial ingredients. ANSWER: Landmines</p> <p>(C#4)</p>
<p>QUESTION: The Banana in the banana split represents ----- ownership as the foundation of your financial life. ANSWER: Home</p> <p>(C#2)</p>	<p>QUESTION: The Whipped Cream on the Banana split represents ----- which builds quickly with the right choices. ANSWER: Investing</p> <p>(C#5)</p>
<p>QUESTION: Your Cash Flow Dish should be solid without -----. ANSWER: Leaks.</p> <p>(C#1)</p>	<p>QUESTION: The Cherry-On-Top of the Banana split represents ----- and ----- which give meaning to your wealth. ANSWER: Goodwill / charity</p> <p>(C#6)</p>
<p>QUESTION: You either ----- your money or your money controls you. ANSWER: Control</p> <p>(C#1)</p>	<p>QUESTION: How much you spend and save need to be ----- choices. ANSWER: Informed</p> <p>(C#1)</p>

<p>QUESTION: You can go into debt if you don't pay attention to your ---- flow. ANSWER: Cash</p> <p>(C#1)</p>	<p>QUESTION: Three sources to obtain info. to complete your monthly budget are: -----.</p> <p>ANSWER: Bank statements / checkbook credit card statements</p> <p>(C#1)</p>
<p>QUESTION: A monthly budget shows your monthly cash ----- and -----.</p> <p>ANSWER: Inflow / outflow</p> <p>(C#1)</p>	<p>QUESTION: The Annual Expenses line on your monthly budget are for monies spent for ----- occasions.</p> <p>ANSWER: Special</p> <p>(CH#1)</p>
<p>QUESTION: Advertising has a strong ----- and emotional appeal.</p> <p>ANSWER: Psychological</p> <p>(C#1)</p>	<p>QUESTION: For a monthly budget, total income minus total expenses equals a ----- or ----- of monthly cash flow.</p> <p>ANSWER: Surplus / deficit</p> <p>(C#1)</p>
<p>QUESTION: Automatic deductions is a wise technique to use to counter ----- spending.</p> <p>ANSWER: Over</p> <p>(C#1)</p>	<p>QUESTION: The most powerful way to cut costs is to ----- what you will ----- before you go shopping.</p> <p>ANSWER: Plan / buy</p> <p>(C#1)</p>
<p>QUESTION: Earning money by working takes your ----- and ----- so respect yourself for it by not -----spending.</p> <p>ANSWER: Time / effort /over</p> <p>(web#1)</p>	<p>QUESTION: To reduce monthly spending and stay out of debt, decide which items are ----- versus which are merely -----.</p> <p>ANSWER: Needs / wants</p> <p>(C#1)</p>
<p>QUESTION: You have a lot more control over what you ----- than over what you -----.</p> <p>ANSWER: Spend / earn</p> <p>(C#1)</p>	<p>QUESTION: Surplus monthly budget monies should be put into your ----- or ----- or ----- accounts.</p> <p>ANSWER: Savings/mortgage/investment</p> <p>(C#1)</p>

<p>QUESTION: ----- issues are the primary cause of divorce. ANSWER: Money</p> <p>(C#1)</p>	<p>QUESTION: \$ ----- is the maximum amount the FDIC insures you, per account in the case of a bank failure. ANSWER: \$250,000</p> <p>(C#1)</p>
<p>QUESTION: Complete a monthly ----- with your intended spouse before you Say "I do". ANSWER: Budget</p> <p>(C#1)</p>	<p>QUESTION: The ----- Association insures depositors of credit Unions in the case of a bank failure. ANSWER: National Credit Union</p> <p>(C#1)</p>
<p>QUESTION: The ----- Security Administration sponsors a safe alternative to a bank savings account. ANSWER: Social</p> <p>(C#1)</p>	<p>QUESTION: Three services offered by banks can include: ----- cards, ----- accounts and home -----. ANSWER: Credit / savings / mortgages</p> <p>(#1)</p>
<p>QUESTION: A bank is a ----- institution licensed as a ----- of monies. ANSWER: Financial / receiver</p> <p>(C#1)</p>	<p>QUESTION: ----- location, using your smart ----- and on ----- are 3 ways to access your bank accounts. ANSWER: Physical / phone / line</p> <p>(C#1)</p>
<p>QUESTION: The two main types of banks are ----- banks and ----- unions. ANSWER: Commercial / Credit</p> <p>(C#1)</p>	<p>QUESTION: ----- fees and ----- interest rates on savings accounts are two good reasons to choose a specific bank. ANSWER: Low / high</p> <p>(C#1)</p>
<p>QUESTION: The ----- Insurance Corporation insures commercial bank depositors in case of a bank failure. ANSWER: Federal Deposit</p> <p>(C#1)</p>	<p>QUESTION: Monthly ----- and ----- are two must do's for your monthly bank statement. ANSWER: Review / balance</p> <p>(C#1)</p>

<p>QUESTION: Owning your own home is the key to your financial -----.</p> <p>ANSWER: Security</p> <p>(C#2)</p>	<p>QUESTION: PITI in reference to your basic costs of home ownership are: ----- + ----- + ----- + -----.</p> <p>ANSWER: Principal/interest/taxes/insurance</p> <p>(C#2)</p>
<p>QUESTION: Owning your own home ----- free is a primary goal of the American Dream.</p> <p>ANSWER: Mortgage</p> <p>(C#2)</p>	<p>QUESTION: PITI should not exceed ----- per-cent (%) of your gross monthly income.</p> <p>ANSWER: 28%</p> <p>(C#2)</p>
<p>QUESTION: 4 steps to owning your own home using collaboration are: S-----, being a S----- holder, S----- your share and ----- your own home.</p> <p>ANSWER: Saving/share/selling/buying</p> <p>(C#2)</p>	<p>QUESTION: Two major tax deductions with owning a home are ----- interest and ----- taxes.</p> <p>ANSWER: Mortgage / property</p> <p>(C#2)</p>
<p>QUESTION: Three legal responsibilities or Rights of home ownership are: Quiet -----, ----- out a room and ----- property taxes.</p> <p>ANSWER: Enjoyment/renting/ paying</p> <p>(C#2)</p>	<p>QUESTION: Two financial benefits of owning where you live instead of renting are ----- increase and ----- deductions.</p> <p>ANSWER: Price / tax</p> <p>(C#2)</p>
<p>QUESTION: Two financial goals owning your own home accomplishes are: a ----- increase and having a ----- asset.</p> <p>ANSWER: Wealth / loan</p> <p>(C#2)</p>	<p>QUESTION: Two costs of owning a home beyond basic PITI are ----- and -----.</p> <p>ANSWER: Utilities / repairs</p> <p>(C#2)</p>
<p>QUESTION: Three financial strategies home ownership accomplishes are: ----- creation, a ----- investment and pay ----- first.</p> <p>ANSWER: Wealth/real estate/yourself</p> <p>(C#2)</p>	<p>QUESTION: Generally the best mortgage has a-----rate with a ----- year term.</p> <p>ANSWER: Fixed / thirty</p> <p>(C#2)</p>

<p>QUESTION: Two important features of a 30-year mortgage are ----- monthly payments at an ----- amount. ANSWER: Predictable / affordable</p> <p>(C#2)</p>	<p>QUESTION: Two “Quality of Life” factors to consider before purchasing a home are ----- to work and ----- ratings. ANSWER: Distance / school</p> <p>(C#2)</p>
<p>QUESTION: Two financial elements the bank uses to determine which mortgage they will offer you are your ----- payment amount and your ----- score. ANSWER: Down / credit or FICO</p> <p>(C#2)</p>	<p>QUESTION: The city or town your house is located in might require a ----- before you start renovation work on your home. ANSWER: Permit</p> <p>(C#2)</p>
<p>QUESTION: With an “Interest only” mortgage ----- % of your monthly payment goes towards paying-off your outstanding principal. ANSWER: Zero</p> <p>(C#2)</p>	<p>QUESTION: You should not buy a house as your residence unless you plan to live there at least ----- years. ANSWER: Five</p> <p>(C#2)</p>
<p>QUESTION: A “-----” mortgage is where you receive a lower interest ----- but pay a large lump-sum of ---- off in the future. ANSWER: Balloon/rate/cash</p> <p>(C#2)</p>	<p>QUESTION: Two house-related costs you incur every time you move are ----- fees and -----. ANSWER: Mortgage / decorating/ movers</p> <p>(C#2)</p>
<p>QUESTION: All mortgage financing costs must be disclosed in your lender’s ----- estimate form. ANSWER: Loan</p> <p>(C#2)</p>	<p>QUESTION: A professional ----- inspector is hired to assess the physical condition of your home, pre—purchase, to assess it’s ----- condition. ANSWER: Home / physical</p> <p>(C#2)</p>
<p>QUESTION: The three most important factors in choosing real estate are -----, ----- and -----. ANSWER: Location/location/location</p> <p>(C#2)</p>	<p>QUESTION: Two house design elements to consider, pre-purchase, are the ---- of bedrooms and -----. ANSWER: Number / bathrooms</p> <p>(C#2)</p>

<p>QUESTION: Two types of physical house problems that cost thousands of dollars to repair are ----- and an uneven -----.</p> <p>ANSWER: Mold / foundation</p> <p>(C#2)</p>	<p>QUESTION: ----- is the amount of money you have already borrowed which requires repayment.</p> <p>ANSWER: Debt</p> <p>(C#3)</p>
<p>QUESTION: Major economic cycles occur about every ----- years.</p> <p>ANSWER: Twelve</p> <p>(C#2)</p>	<p>QUESTION: A ----- is a person or an entity (bank, etc.) you owe money to.</p> <p>ANSWER: Creditor</p> <p>(C#3)</p>
<p>QUESTION: A Housing "bubble" is when home prices are unrealistically -----.</p> <p>ANSWER: High</p> <p>(C#2)</p>	<p>QUESTION: The amount borrowed equal to the purchase price of the item you bought is called the loan -----.</p> <p>ANSWER: Principal</p> <p>(C#3)</p>
<p>QUESTION: "Beware of little expenses. A ----- leak will sink a great ship" is a quote from Benjamin Franklin.</p> <p>ANSWER: Small</p> <p>(C#3)</p>	<p>QUESTION: Money to pay off a loan in addition to the purchase price is the ----- expense of the loan.</p> <p>ANSWER: Interest</p> <p>(C#3)</p>
<p>QUESTION: Understanding how your ----- work helps keep your ----- under control.</p> <p>ANSWER: Loans / debts</p> <p>(C#3)</p>	<p>QUESTION: A ----- interest loan only charges interest on the outstanding loan's principal.</p> <p>ANSWER: Simple</p> <p>(C#3)</p>
<p>QUESTION: ----- is the amount of money you can borrow that requires repayment.</p> <p>ANSWER: Credit</p> <p>(C#3)</p>	<p>QUESTION: A ----- interest loan charges interest on the outstanding principal plus the outstanding interest.</p> <p>ANSWER: Compound</p> <p>(C#3)</p>

<p>QUESTION: The more frequently a loan's interest is compounded, the ----- it's interest expense will be. ANSWER: Higher</p> <p>(C#3)</p>	<p>QUESTION: A ----- loan is when property is pledged as collateral. ANSWER: Secured</p> <p>(C#3)</p>
<p>QUESTION: The interest rate appearing on the face of a loan document is that loan's ----- interest rate. ANSWER: Stated</p> <p>(C#3)</p>	<p>QUESTION: Property pledged to secure a loan is known as -----. ANSWER: Collateral</p> <p>(C#3)</p>
<p>QUESTION: "APR" in a loan document is an abbreviation for ----- Rate. ANSWER: Annual Percentage</p> <p>(C#3)</p>	<p>QUESTION: A loan where no collateral is pledged to obtain it is known as -----. ANSWER: Unsecured</p> <p>(C#3)</p>
<p>QUESTION: ----- costs of a loan are included in a loan's annual percentage rate (APR). ANSWER: All</p> <p>(C#3)</p>	<p>QUESTION: A credit card is actually a loan device that puts you into -----. ANSWER: Debt</p> <p>(C#3)</p>
<p>QUESTION: A loans APR is all of a loan's expenses converted into a ----- number. ANSWER: Single</p> <p>(C#3)</p>	<p>QUESTION: Your credit in the financial world is your -----. ANSWER: Reputation</p> <p>(C#3)</p>
<p>QUESTION: ----- costs of a loan must be legally disclosed in a Truth-In-Lending document issued by a lender. ANSWER: All</p> <p>(C#3)</p>	<p>QUESTION: ----- payment of bills and routinely using more than -----% of your credit will negatively impact your credit/FICO score. ANSWER: Late / 30%</p> <p>(C#3)</p>



<p>QUESTION: Paying bills -- ----- and not routinely using more than ---- % of your credit will have a positive impact on your Credit/FICO score. ANSWER: On time / 30 (C#4)</p>	<p>QUESTION: An identity theft victim should place a ----- alert on their credit lines and file a ----- report to report a crime. ANSWER: Fraud / police (C#4)</p>
<p>QUESTION: ----- theft happens when your personal financial information is stolen and used to make unauthorized purchases. ANSWER: Identity (C#4)</p>	<p>QUESTION: The FICO score ranges from ----- to -----. ANSWER: 300/850 (C#4)</p>
<p>QUESTION: To avoid being a victim of identity theft never give your ----- number out unless it will be used for a ----- valid reason. ANSWER: Social Security / specific (C#4)</p>	<p>QUESTION: The FICO score range for Excellent credit is ----- to -----. ANSWER: 720/850 (C#4)</p>
<p>QUESTION: To avoid being a victim of identity theft ----- all financial documents before discarding. ANSWER: Shred (C#4)</p>	<p>QUESTION: Three credit-related issues affected by your FICO score are your ----- rate, ----- rate and possibly your -----. ANSWER: Mortgage / loan / job (C#4)</p>
<p>QUESTION: The three credit reporting agencies are -----. ANSWER: Experian/Equifax/Transunion (C#4)</p>	<p>QUESTION: Two ways to establish credit are by putting ----- in your name and opening a ----- account. ANSWER: Utilities / checking (C#4)</p>
<p>QUESTION: This website gives you free annual credit reports from all three credit reporting agencies once per year: ----- ----- ----- ANSWER: AnnualCreditReport (C#4)</p>	<p>QUESTION: "Knowledge is -----". (Sir Francis Bacon). ANSWER: Power (C#4)</p>

<p>QUESTION: Two ways to control debt are to prepare a monthly ----- and only charge to your credit card what you can ----- every month. ANSWER: Budget / pay back (C#3)</p>	<p>QUESTION: An increase in the value of your home can be used as loan ----- to help you obtain a loan. ANSWER: Collateral (C#2)</p>
<p>QUESTION: High debt will give you a ----- FICO score. ANSWER: Low (C#3)</p>	<p>QUESTION: A lower interest rate home equity loan can be paid back in ----- time versus a higher interest rate student loan. ANSWER: Less (C#2)</p>
<p>QUESTION: Paying off your debts from smallest to largest is known as the ----- payoff method because you wipe-out your smallest debts fast. ANSWER: Quick (C#3)</p>	<p>QUESTION: Complete the sentence: "Get ye into home -----". ANSWER: Ownership (C#2)</p>
<p>QUESTION: Paying off your debts from highest to lowest interest rates is known as the ----- payoff method because you slow down debt build-up from interest. ANSWER: Smart (C#3)</p>	<p>QUESTION: Postponing student loan repayment without accruing additional interest Debt is known as -----. ANSWER: Deferment (C#3)</p>
<p>QUESTION: Debt ----- is when you combine several high interest loans into a single lower monthly payment loan. ANSWER: Consolidation (C#3)</p>	<p>QUESTION: Postponing student loan repayment but still accruing additional interest debt is known as -----. ANSWER: Forebearance (C#2)</p>
<p>QUESTION: A ----- counselor assesses your debt situation and makes a plan to get you out of -----. ANSWER: Credit / debt (C#3)</p>	<p>QUESTION: A ----- during college is a great way to pay off student debt as-you-go. ANSWER: Job (C#3)</p>

<p>QUESTION: Bad debt that requires Court action tells the world you're a -----.</p> <p>ANSWER: Loser</p> <p>(C#3)</p>	<p>QUESTION: You would file for bankruptcy to get ----- from your creditors.</p> <p>ANSWER: Protection</p> <p>(C#3)</p>
<p>QUESTION: To keep out of debt trouble you must be aware of your ----- flow.</p> <p>ANSWER: Cash</p> <p>(C#3)</p>	<p>QUESTION: "Chapter 13 "bankruptcy let's you ----- your debts for repayment.</p> <p>ANSWER: Reorganize</p> <p>(C#3)</p>
<p>QUESTION: Choose between needs and ----- when deciding whether to spend your money or not.</p> <p>ANSWER: Wants</p> <p>(C#3)</p>	<p>QUESTION: ----- is a legal process where you lose your home for non-payment of your mortgage.</p> <p>ANSWER: Foreclosure</p> <p>(C#3)</p>
<p>QUESTION: The job of a collection agency is to collect your -----.</p> <p>ANSWER: Debts</p> <p>(C#3)</p>	<p>QUESTION: Assistance in filing for bankruptcy can be gotten from these sources: -----, -----, ----- software.</p> <p>ANSWER: Lawyer, court, bankruptcy</p> <p>(C#3)</p>
<p>QUESTION: To stop a collection agency's harassment you can write them a Cease and ----- letter.</p> <p>ANSWER: Desist</p> <p>(C#3)</p>	<p>QUESTION: "In this world nothing is certain except ----- and -----" is a quote from Benjamin Franklin.</p> <p>ANSWER: Death / taxes</p> <p>(C#4)</p>
<p>QUESTION: Paycheck ----- and reporting your debt to a ----- agency are two actions of a collection agency.</p> <p>ANSWER: Garnishment / credit</p> <p>(C#3)</p>	<p>QUESTION: A ----- downgrade, ----- on your home and ----- of paycheck can happen if you fail to pay your taxes.</p> <p>ANSWER: FICO/foreclosure/garnishment</p> <p>(C#4)</p>

<p>QUESTION: An income tax is a tax imposed by the government on your -----.</p> <p>ANSWER: Earnings</p> <p>(C#4)</p>	<p>QUESTION: The income tax Exemption is applied to your taxes based on your ----- status and your number of -----.</p> <p>ANSWER: Marital / dependents</p> <p>(C#4)</p>
<p>QUESTION: The income tax rate is done as a ----- of your income.</p> <p>ANSWER: Percentage</p> <p>(C#4)</p>	<p>QUESTION: "Tax Filing" is the date you ----- your income tax return to the government.</p> <p>ANSWER: Submit</p> <p>(C#4)</p>
<p>QUESTION: Taxable earnings is income After all allowable -----.</p> <p>ANSWER: Deductions</p> <p>(C#4)</p>	<p>QUESTION: Your federal income tax return must be filed no later than -----.</p> <p>ANSWER: April 15<sup>th</sup></p> <p>(C#4)</p>
<p>QUESTION: An income tax deduction is deducted from your -----.</p> <p>ANSWER: Earnings</p> <p>(C#4)</p>	<p>QUESTION: The "tax year" for individuals (as opposed to corporations) is the same as the ----- year.</p> <p>ANSWER: Calendar</p> <p>(C#4)</p>
<p>QUESTION: An income tax credit is deducted ----- from your taxes.</p> <p>ANSWER: Directly</p> <p>(C#4)</p>	<p>QUESTION: Two documents that could be issued to you to report your income are a ----- and a -----.</p> <p>ANSWER: W-2 / 1099</p> <p>(C#4)</p>
<p>QUESTION: An income tax ----- is deducted directly from your income tax liability.</p> <p>ANSWER: Credit</p> <p>(C#4)</p>	<p>QUESTION: Two examples of items that qualify as income tax deductions are: ----- and -----.</p> <p>ANSWER: Mortgage interest / charity</p> <p>(C#4)</p>

<p>QUESTION: Using the correct income tax form for your return might allow you to pay ----- in taxes. ANSWER: Less</p> <p>(C#4)</p>	<p>QUESTION: Contract non-compliance charges could include ----- and -----. ANSWER: Penalties / interest</p> <p>(C#4)</p>
<p>QUESTION: The ----- is the simplest federal income tax return. ANSWER: 1040</p> <p>(C#4)</p>	<p>QUESTION: At the end of a contract term It might include an automatic ----- or either party must give -----. ANSWER: Renewal / notice</p> <p>(C#4)</p>
<p>QUESTION: If ----- is suspected the IRS can audit your back taxes -----. ANSWER: Fraud / forever</p> <p>(C#4)</p>	<p>QUESTION: A contract with an end date is said to be of specific -----. ANSWER: Duration</p> <p>(C#4)</p>
<p>QUESTION: Contracts are legally ----- documents. ANSWER: Binding</p> <p>(C#4)</p>	<p>QUESTION: A contract of sale has two basic parties, the ----- and the -----. ANSWER: Buyer / Seller</p> <p>(C#4)</p>
<p>QUESTION: Don't sign any contract until you have -----, ----- and ----- to all of its terms and conditions. ANSWER: Identified/understand/agree</p> <p>(C#4)</p>	<p>QUESTION: In a contract, returns have to answer three basic questions: -----, ----- and -----. ANSWER: When / how / why</p> <p>(C#4)</p>
<p>QUESTION: Two basic contract payment issues are how much you ----- or will be -----. ANSWER: Pay / paid</p> <p>(C#4)</p>	<p>QUESTION: A contract that can sold to a third party without agreement from the original parties is known as -----. ANSWER: Assignable</p> <p>(C#4)</p>

<p>QUESTION: In a contract, the right to own the property it covers is known as a ----- option. ANSWER: Buy</p> <p>(C#4)</p>	<p>QUESTION: The amount of insurance coverage you need should be equal to the ----- of your -----. ANSWER: Value / assets</p> <p>(C#4)</p>
<p>QUESTION: Verify that the contract includes available ----- and ----- to insure you're receiving the best deal possible. ANSWER: Discounts / rebates</p> <p>(C#4)</p>	<p>QUESTION: ----- insurance is the type of insurance you buy when you live in an apartment to cover loss. ANSWER: Renter's</p> <p>(C#4)</p>
<p>QUESTION: The insurance clause in a contract must answer the questions: who ----- and what's -----. ANSWER: Pays / covered</p> <p>(C#4)</p>	<p>QUESTION: Injury to people protection is known as ----- insurance. ANSWER: Liability</p> <p>(C#4)</p>
<p>QUESTION: You should not sign any contract unless you can ----- its terms. ANSWER: Explain</p> <p>(C#4)</p>	<p>QUESTION: ----- of the insured triggers a life insurance policy payout. ANSWER: Death</p> <p>(C#4)</p>
<p>QUESTION: The primary purpose of insurance is to protect your ----- from being ----- in a negative event. ANSWER: Assets / lost</p> <p>(C#4)</p>	<p>QUESTION: The type of life insurance that must be renewed periodically based on your age is called ----- life insurance. ANSWER: Term</p> <p>(C#4)</p>
<p>QUESTION: An insurance ----- is the amount you pay to cover a loss before the Insurance company is required to pay. ANSWER: Deductible</p> <p>(C#4)</p>	<p>QUESTION: If all premiums are paid, ----- life insurance never has to be renewed. ANSWER: Whole</p> <p>(C#4)</p>

<p>QUESTION: An income tax deduction based on your charitable giving is called a -----.</p> <p>ANSWER: Donation</p> <p>(C#4)</p>	<p>QUESTION: A fully paid-for home is the ----- for your financial -----.</p> <p>ANSWER: Foundation / security</p> <p>(C#2)</p>
<p>QUESTION: Important documents to retain can include: ----- returns, ----- policies and ----- statements.</p> <p>ANSWER: Tax / insurance / bank</p> <p>(C#4)</p>	<p>QUESTION: The second target to aim your financial flow at is your -----.</p> <p>ANSWER: Pension</p> <p>(C#5)</p>
<p>QUESTION: Other than suspected fraud, the IRS can go back ---- years for audits.</p> <p>ANSWER: Seven</p> <p>(C#4)</p>	<p>QUESTION: Your pension plan ----- money during your ----- years so you can spend it in your ----- years.</p> <p>ANSWER: accumulates/working/retirement</p> <p>(C#5)</p>
<p>QUESTION: If the IRS suspects fraud they can go back ----- to audit you.</p> <p>ANSWER: Forever</p> <p>(C#4)</p>	<p>QUESTION: Employer pension ----- contribution funds are considered ----- money to you.</p> <p>ANSWER: Matching / free</p> <p>(C#5)</p>
<p>QUESTION: Two methods of document storage are storage in a ----- and storage in the -----.</p> <p>ANSWER: File / cloud</p> <p>(C#4)</p>	<p>QUESTION: Roth IRA pension plan contributions are tax deductible: Yes/no?</p> <p>ANSWER: No</p> <p>(C#5)</p>
<p>QUESTION: The four targets to direct your money at (the hierarchy) are: -----, -----, ----- and fun.</p> <p>ANSWER: Home/pension/investments</p> <p>(C#5)</p>	<p>QUESTION: A pension plan has to be ----- by an individual or a company.</p> <p>ANSWER: Sponsored</p> <p>(C#5)</p>

<p>QUESTION: IRA is an abbreviation for -----.</p> <p>ANSWER: Individual Retirement Account</p> <p>(C#5)</p>	<p>QUESTION: A -----fund is a pooled group of securities with the same goal.</p> <p>ANSWER: Mutual</p> <p>(C#5)</p>
<p>QUESTION: Your contributions to your Employer's 401-K pension plan are tax deductible? Yes / No</p> <p>ANSWER: Yes</p> <p>(C#5)</p>	<p>QUESTION: Buying securities for the short term to try to make a quick profit is known as -----.</p> <p>ANSWER: Speculating</p> <p>(C#5)</p>
<p>QUESTION: Securities represent something of -----.</p> <p>ANSWER: Value</p> <p>(C#5)</p>	<p>QUESTION: Buying securities for the long-term is known as -----.</p> <p>ANSWER: Investing</p> <p>(C#5)</p>
<p>QUESTION: Periodic cash distributions from stock are called -----.</p> <p>ANSWER: Dividends</p> <p>(C#5)</p>	<p>QUESTION: A ----- is for taking steps. A ----- is for measuring steps.</p> <p>ANSWER: Plan / Goal</p> <p>(C#5)</p>
<p>QUESTION: Periodic cash payments from bonds are called ----- income.</p> <p>ANSWER: Interest</p> <p>(C#5)</p>	<p>QUESTION: The higher your risk the ----- your potential return should be.</p> <p>ANSWER: Higher</p> <p>(C#5)</p>
<p>QUESTION: Stocks as individual units are called -----.</p> <p>ANSWER: Shares</p> <p>(C#5)</p>	<p>QUESTION: Funds that adjust your stock and bond ratio as you age are called ----- funds.</p> <p>ANSWER: Target</p> <p>(C#5)</p>



<p>QUESTION: The “Rule of 72” formula is to divide your expected ----- into the number 72. This shows how many years it takes your investment to -----.</p> <p>ANSWER: Rate of return / double</p> <p>(C#5)</p>	<p>QUESTION: The S&amp;P 500 Index represents ----- % of the US economy.</p> <p>ANSWER: Seventy-five</p> <p>(C#5)</p>
<p>QUESTION: ----- is when you reinvest your dividends and interest back into your investments.</p> <p>ANSWER: Compounding</p> <p>(C#5)</p>	<p>QUESTION: The “Successful Investor” equation is: ----- + ----- = -----.</p> <p>ANSWER: Simple + Easy = Millionaire</p> <p>(C#5)</p>
<p>QUESTION: I-C-E C-R-E-A-M represents: -----.</p> <p>ANSWER: Interest Compounding Everyday Creates Real Easy Additional Money</p> <p>(C#5)</p>	<p>QUESTION: Issac Newton said” For every action there is an ----- and opposite -----“.</p> <p>ANSWER: Equal / reaction</p> <p>(C#6)</p>
<p>QUESTION: A ----- fund pools money from investors to achieve a ----- goal.</p> <p>ANSWER: Mutual / stated</p> <p>(C#5)</p>	<p>QUESTION: A “Universal Truth” is something that is ----- and accepted at all times.</p> <p>ANSWER: Proven</p> <p>(C#6)</p>
<p>QUESTION: A “Balanced” mutual fund invests in a ----- mix of securities.</p> <p>ANSWER: Diversified</p> <p>(C#5)</p>	<p>QUESTION: Putting money “in order” means managing your cash ----- and cash -----.</p> <p>ANSWER: Inflow / outflow</p> <p>(C#6)</p>
<p>QUESTION: A mutual fund only buying similar securities from a particular financial list is known as an ----- fund.</p> <p>ANSWER: Index</p> <p>(C#5)</p>	<p>QUESTION: Your mindset should be one of ----- when you contribute to charitable causes.</p> <p>ANSWER: Good intentions</p> <p>(C#5)</p>

<p>QUESTION: Successful collaboration on money matters is aided by all parties having a good ----- understanding. ANSWER: Financial</p> <p>(Web#2)</p>	<p>QUESTION: Owning shares of a company's stock you are actually a part ----- of that company. ANSWER: Owner</p> <p>(C#5)</p>
<p>QUESTION: Collaboration saves you ----- and money. ANSWER: Time</p> <p>(Web#2)</p>	<p>QUESTION: Two points of agreement needed for successful collaboration are: ----- and -----. ANSWER: Goals/finances/time frame</p> <p>(Web#2)</p>
<p>QUESTION: Collaboration is basically -----. ANSWER: Sharing</p> <p>(Web#2)</p>	<p>QUESTION: Becoming a member in a ----- owned house could get you into your own home -----. ANSWER: Collaboratively / sooner</p> <p>(Web#2)</p>
<p>QUESTION: Collaboration can help you ----- towards your down payment. ANSWER: Save</p> <p>(Web#2)</p>	<p>QUESTION: Collaborative home ownership means you're financially ----- on the other house members . ANSWER: Dependent</p> <p>(Web#2)</p>
<p>QUESTION: One reason to collaborate is to ----- something you wouldn't or couldn't on your own. ANSWER: Accomplish</p> <p>(Web#2)</p>	<p>QUESTION: Collaborative home ownership can give you the benefits of a ----- increase and an increase in your cash ----. ANSWER: Wealth / flow</p> <p>(Web#2)</p>
<p>QUESTION: Three things that can be shared through collaboration are: -----, ----- and -----. ANSWER: Property/resources/services</p> <p>(Web#2)</p>	<p>QUESTION: Originally signed collaborative house documents should be kept in a bank ----- box. ANSWER: Safe deposit</p> <p>(Web#2)</p>

<p>QUESTION: A ----- is a part owner in a collaboratively owned house. ANSWER: Shareholder</p> <p>(Web#2)</p>	<p>QUESTION: We need to replace decisions based on emotions with ones based on -----, ----- and ----- to achieve our best financial outcomes. ANSWER: Knowledge/history</p> <p>(Web#1)</p>
<p>QUESTION: Two Closing costs of a real estate transaction are ----- fees and ----- fees. ANSWER: Bank / title</p> <p>(C#2)</p>	<p>QUESTION: Knowledge is useless if----- overrule its application. ANSWER: Emotions</p> <p>(Web#1)</p>
<p>QUESTION: The proceeds of a Term life Insurance policy can be used to pay for ---- house expenses of the deceased. ANSWER: PITI</p> <p>(Web#2)</p>	<p>QUESTION: Developing your own Power Money Mantra will help you override emotions with -----. ANSWER: Logic</p> <p>(Web#1)</p>
<p>QUESTION: A ----- -in-common Deed is acceptable to most banks as proof of ownership for a collaborative house. ANSWER: Tenancy</p> <p>(Web#2)</p>	<p>QUESTION: The type of loan used to buy real estate is called a -----. ANSWER: Mortgage</p> <p>(C#2)</p>
<p>QUESTION: A house Sharing Agreement should state how space is ----- and how and when ----- can be sold. ANSWER: Allocated / shares</p> <p>(Web#2)</p>	<p>QUESTION: Traditional, ETF and Index are all examples of ----- fund types. ANSWER: Mutual</p> <p>(C#5)</p>
<p>QUESTION: Shareholders must sign a ----- Agreement to allow ----- checks to be conducted in a collaboratively owned house. ANSWER: Consent / back-round</p> <p>(Web#2)</p>	<p>QUESTION: Do good. You never know what ----- outcomes await. ANSWER: Positive</p> <p>(C#6)</p>

<p>QUESTION: The language of ice cream is not the least bit -----.</p> <p>ANSWER: Frightening</p> <p>(Page#5)</p>	<p>QUESTION: In the banana split, toppings represent financial ----- which you don't see coming but could harm you.</p> <p>ANSWER: Landmines</p> <p>(C#4)</p>
<p>QUESTION: The American Dream is defined by ----- security and owning your own ----- free of a -----.</p> <p>ANSWER: Financial / home / mortgage</p> <p>(Page#3)</p>	<p>QUESTION: In the banana split, whipped cream represents ----- which grows rapidly with the right choices.</p> <p>ANSWER: Investing</p> <p>(C#5)</p>
<p>QUESTION: This book will help you rewrite your ----- and unlock your -----.</p> <p>ANSWER: Story / destiny</p> <p>(Page#33)</p>	<p>QUESTION: You need to understand financial ----- basics and develop a healthy ----- to money to work successfully with an investment advisor.</p> <p>ANSWER: Investing/relationship</p> <p>(Web#1)</p>
<p>QUESTION: In the banana split, the dish can't have any ----- because it represents cash -----.</p> <p>ANSWER: Leaks / flow</p> <p>(C#1)</p>	<p>QUESTION: In business and investing you lose what you don't or won't -----.</p> <p>ANSWER: Control</p> <p>(Web#1)</p>
<p>QUESTION: In the banana split, the banana represents your ----- because it is the ----- structure of a banana split and your financial life.</p> <p>ANSWER: Home / supporting</p> <p>(C#2)</p>	<p>QUESTION: Almost anyone with the right ----- - set can achieve the American Dream.</p> <p>ANSWER: Mind</p> <p>(Web#1)</p>
<p>QUESTION: In the banana split, the cherry-on-top represents goodwill and -----, which gives ----- to acquiring wealth.</p> <p>ANSWER: Charity / purpose</p> <p>((C#6)</p>	<p>QUESTION: Your ----- values determine who you are and guide your life.</p> <p>ANSWER: Core</p> <p>(Web#1)</p>

	<p>QUESTION: Using automatic payroll ----- and being a conscious ----- are examples of cash flow -----.</p> <p>ANSWER: Deductions/consumer/defense (C#1)</p>
<p>QUESTION: Actively managing your cash flow is the difference between ----- your money or your money ----- you".</p> <p>ANSWER: Controlling x2</p> <p>(C#1)</p>	<p>QUESTION: ----- deductions are a major stepping stone on your path to financial -----.</p> <p>ANSWER: Automatic / security</p> <p>(C#1)</p>
<p>QUESTION: Your everyday ----- choices directly affect your cash flow.</p> <p>ANSWER: Spending</p> <p>(C#1)</p>	<p>QUESTION: A monthly ----- helps you track your cash -----.</p> <p>ANSWER: Budget / flow</p> <p>(C#1)</p>
<p>QUESTION: You can burn through all your money if you don't control your -----.</p> <p>ANSWER: Cash flow</p> <p>(C#1)</p>	<p>QUESTION: Your ----- improves as you complete each monthly budget.</p> <p>ANSWER: Accuracy</p> <p>(C#1)</p>
<p>QUESTION: Advertisers prioritize their ----- over your -----.</p> <p>ANSWER: Greed / need</p> <p>(C#1)</p>	<p>QUESTION: Looking back at how you ----- your money every month is a real eye opener into your spending -----.</p> <p>ANSWER: Spent / habits</p> <p>(C#1)</p>
<p>QUESTION: Too much ----- on your wants will move you further away from the American Dream.</p> <p>ANSWER: Spending</p> <p>(C#1)</p>	<p>QUESTION: A negative in your monthly budget net amount is called a -----.</p> <p>ANSWER: Deficit</p> <p>(C#1)</p>

<p>QUESTION: A positive in your monthly budget net amount is called a -----.</p> <p>ANSWER: Surplus</p> <p>(C#1)</p>	<p>QUESTION: Home value appreciation is a wealth increase that doesn't require a -----.</p> <p>ANSWER: Job</p> <p>(C#1)</p>
<p>QUESTION: You can increase your monthly budget net amount by conducting a basic ----- of your monthly -----.</p> <p>ANSWER: Review / expenses</p> <p>(C#1)</p>	<p>QUESTION: Sometimes short periods of home ownership have been financially -----.</p> <p>ANSWER: Disastrous</p> <p>(C#2)</p>
<p>QUESTION: ----- banks are owned by corporate shareholders.</p> <p>ANSWER: Commercial</p> <p>(C#1)</p>	<p>QUESTION: This book's ---- up process shows how to get into ---- ownership for much less than a full priced house.</p> <p>ANSWER: Step / home</p> <p>(C#2)</p>
<p>QUESTION: Depositors, as -----, own their credit unions.</p> <p>ANSWER: Members</p> <p>(C#1)</p>	<p>QUESTION: A house, condominium and townhouse are all examples of ----- real estate.</p> <p>ANSWER: Residential</p> <p>((C#2)</p>
<p>QUESTION: The author, Bruce Rowland, briefly became a millionaire at twelve due to a bank -----.</p> <p>ANSWER: Error</p> <p>C#1)</p>	<p>QUESTION: Housing costs ----- significantly once you've paid-off your -----.</p> <p>ANSWER: Decline / mortgage</p> <p>(C#2)</p>
	<p>QUESTION: A ----- buy-in could be purchased by saving as little as ----- dollars per day.</p> <p>ANSWER: Collaborative / eight</p> <p>(Web#2)</p>

<p>QUESTION: ----- funding might be used to raise capital when traditional funding isn't available. ANSWER: Crowd</p> <p>(#2)</p>	<p>QUESTION: Home ownership is your real estate asset which helps you ----- your investment portfolio. ANSWER: Diversify</p> <p>(C#2)</p>
<p>QUESTION: Crowdfunding will not help you obtain a ----- mortgage. ANSWER: Traditional</p> <p>(C#2)</p>	<p>QUESTION: Using other people's money to make money is called -----. ANSWER: Leveraging</p> <p>(C#2)</p>
<p>QUESTION: The website address related to this book is:----- ANSWER: FinancialBananaSplit.com</p> <p>(Back Cover)</p>	<p>QUESTION: This book's ----- home ownership program could help our nation's housing crisis. ANSWER: Step- up</p> <p>(C#2)</p>
<p>QUESTION: Understanding home buying basics helps you get the best -----. ANSWER: Deal</p> <p>(C#2)</p>	<p>QUESTION: Price declines and property being uninhabitable are ----- of home ownership. ANSWER: Risks</p> <p>(C#2)</p>
<p>QUESTION: Ownership of an automobile is evidenced by a ----- document. ANSWER: Title</p> <p>(C#2)</p>	<p>QUESTION: Purchasing a home near it's historic low selling price can ----- your financial risk of home ownership. ANSWER: Reduce</p> <p>(C#2)</p>
<p>QUESTION: Renting where you live is paying your landlord's ----- and -----. ANSWER: Mortgage / taxes</p> <p>(C#2)</p>	<p>QUESTION: Refinancing your home could result in a new, ---- term -----. ANSWER: full/ mortgage</p> <p>(C#2)</p>

<p>QUESTION: Without a pre-payment ----- clause you are able to pay off your ----- early without an additional fee. ANSWER: Penalty / mortgage</p> <p>(C#2)</p>	<p>QUESTION: Paying too ----- for your home can turn your American Dream Into your American -----. ANSWER: Much / nightmare</p> <p>(C#2)</p>
<p>QUESTION: A mortgage that is not for a thirty year term at a ----- rate could involve ----- risk. ANSWER: Fixed / higher</p> <p>(C#2)</p>	<p>QUESTION: Accumulating ----- and ----- on credit cards can turn into life-wrecking, unmanageable -----. ANSWER: Debt</p> <p>(C#3)</p>
<p>QUESTION: A ----- mortgage allows you to sell your home and still live in it. ANSWER: Reverse</p> <p>(C#2)</p>	<p>QUESTION: Use loans, credit and debt to Your financial -----. ANSWER: Advantage</p> <p>(C#3)</p>
<p>QUESTION: When part of your rent money goes towards the down-payment of a house this is called ----- to -----. ANSWER: Rent / own</p> <p>(C#2)</p>	<p>QUESTION: ----- all personal financial documents before you discard them. ANSWER: Shred</p> <p>(C#3)</p>
<p>QUESTION: The biggest variable in housing prices is the -----. ANSWER: Location</p> <p>(C#2)</p>	<p>QUESTION: The website: -----.com allows you to review your credit reports for free once per year. ANSWER: Annualcredireport.com</p> <p>(C#3)</p>
<p>QUESTION: The basic financial rules of home buying also apply to house -----. ANSWER: Flipping</p> <p>(C#2)</p>	<p>QUESTION: If you spot credit irregularities take steps to resolve them -----. ANSWER: Immediately</p> <p>(C#3)</p>



<p>QUESTION: A poor credit rating could ----- impact your chances to obtain a ----- for a house. ANSWER: Negatively / mortgage</p> <p>(C#3)</p>	<p>QUESTION: ----- counseling offers customized plans to help get you out of debt. ANSWER: Credit</p> <p>(C#3)</p>
<p>QUESTION: ----- credit is an important step to take in order to create future wealth. ANSWER: Establishing</p> <p>(C#3)</p>	<p>QUESTION: ----- agencies report their progress on collection of your debt to the ----- bureaus. ANSWER: Collection / credit</p> <p>(C#3)</p>
<p>QUESTION: A ----- credit card limits our credit to an amount you deposit with a bank directly for this purpose. ANSWER: Secured</p> <p>(C#3)</p>	<p>QUESTION: ----- is a legal proceeding to settle or dismiss your debts. ANSWER: Bankruptcy</p> <p>(#4)</p>
<p>QUESTION: You can maintain a credit card by charging as little as ----- dollars every --- months. ANSWER: Twenty / three</p> <p>(C#3)</p>	<p>QUESTION: ----- is a legal process where you lose your home because you can't pay your mortgage. ANSWER: Foreclosure</p> <p>(C#4)</p>
<p>QUESTION: ----- new debt is the smartest choice for your financial health. ANSWER: No</p> <p>(C#3)</p>	<p>QUESTION: The purpose of insurance is to protect your ----- from being sold to cover your -----. ANSWER: Assets / losses</p> <p>(#4)</p>
<p>QUESTION: Don't have ----- credit cards unless you can pay off the balance every month. ANSWER: Multiple</p> <p>(C#3)</p>	<p>QUESTION: My former boss said she couldn't buy something she didn't -----. ANSWER: Understand</p> <p>(C#4)</p>

<p>QUESTION: ----- taxes are the only taxes which must be actively computed every year. ANSWER: Income (C#4)</p>	<p>QUESTION: The author's Whole Life Insurance policies continued to pay ----- even in a bad economy. ANSWER: Dividends (C#4)</p>
<p>QUESTION: ----- is the correct tax return to file if you do not claim deductions or dependents. ANSWER: 1040 (C#4)</p>	<p>QUESTION: Planning for the future now, when things are generally ----- usually pays-off in the long term. ANSWER: Cheaper (C#4)</p>
<p>QUESTION: ----- is the correct tax return to file if you have deductions but not enough to itemize them. ANSWER: 1040 (C#4)</p>	<p>QUESTION: Your ----- is created after death. ANSWER: Estate (C#4)</p>
<p>QUESTRIION: ----- is the correct tax return to file if your income is over \$100K and you will itemize deductions. ANSWER: 1040 (C#4)</p>	<p>QUESTION: You can modify or cancel a ----- trust anytime. ANSWER: Revocable (C#4)</p>
<p>QUESTION: Signers to a contract are required to comply with all ----- and ----- of the contract. ANSWER: Terms / conditions (C#4)</p>	<p>QUESTION: Putting your assets in a R----- trust ----- probate court. ANSWER: Revocable / avoids (C#4)</p>
<p>QUESTION: When a Whole Life insurance Policy reaches the point where its dividends equal or exceed its premiums then it is called self -----. ANSWER: Funding (C#4)</p>	<p>QUESTION: "The devil is in the details" tells us not to rely on ----- appearances. ANSWER: Surface (C#4)</p>

<p>QUESTION: Automatic ----- is based on “Out-of-sight, out-of-mind” psychology. ANSWER: Deductions</p> <p>(C#5)</p>	<p>QUESTION: Pensions accumulate money in your ----- years to support you in your ----- years. ANSWER: Working / retirement</p> <p>(C#5)</p>
<p>QUESTION: A fully paid for ----- is the financial foundation of the American Dream. ANSWER: Home</p> <p>(C#2)</p>	<p>QUESTION: The ----- of a pension plan is the person/entity who manages it. ANSWER: Sponsor</p> <p>(C#5)</p>
<p>QUESTION: House appreciation is a fundamental component of ----- creation. ANSWER: Wealth</p> <p>(C#2)</p>	<p>QUESTION: You can have both a 401(k) and an ----- pensions at the same time. ANSWER: IRA</p> <p>(C#5)</p>
<p>QUESTION: All your basic costs of home ownership must be fully paid before you fund -----. ANSWER: Investments</p> <p>(C#5)</p>	<p>QUESTION: Different people purchasing the stock of the same companies in a fund is called ----- of resources. ANSWER: Pooling</p> <p>(C#5)</p>
<p>QUESTION: Pension monies from your employer are called ----- funds. ANSWER: Matching</p> <p>(C#5)</p>	<p>QUESTION: ----- bonds are issued by the federal government. ANSWER: Treasury</p> <p>(C#5)</p>
<p>QUESTION: Choosing solid investments then ----- their earnings super-charges their growth. ANSWER: Reinvesting</p> <p>C#5)</p>	<p>QUESTION: When interest rates rise, bond values -----. ANSWER: Fall</p> <p>(C#5)</p>

<p>QUESTION: If newly issued bonds have a lower interest rate than current bonds, you'll pay ----- for them. ANSWER: Less</p> <p>(C#5)</p>	<p>QUESTION: Go to Las Vegas if you want to ----- with your money and not seriously invest in your future. ANSWER: Gamble</p> <p>(C#5)</p>
<p>QUESTION: If older bonds have a lower interest rate than newly issued bonds, you'll pay ----- for the older bonds. ANSWER: Less</p> <p>(C#5)</p>	<p>QUESTION: Risky investments generally begin at --- times the current ----- year treasury bond yield. ANSWER: Two / ten</p> <p>C#5)</p>
<p>QUESTION: You should verify the quality of a stock or bond ----- purchase. ANSWER: Before</p> <p>(C#5)</p>	<p>QUESTION: Income from a job + rental properties + investments = ----- income -----. ANSWER: Multiple / streams</p> <p>(C#5)</p>
<p>QUESTION: Study a stock's dividend ----- before you purchase it. ANSWER: History</p> <p>(C#5)</p>	<p>QUESTION: Buying the same dollar amount of the same stock every year on your dog's birthday is ----- averaging. ANSWER: Dollar cost</p> <p>(C#5)</p>
<p>QUESTION: Compare the current ----- year Treasury bond yield to the bond or bond fund before purchase. ANSWER: Ten</p> <p>C#5)</p>	<p>QUESTION: Every time you buy or sell a stock you pay a ----- fee. ANSWER: Brokerage</p> <p>(C#5)</p>
<p>QUESTION: The most important part of plans and goals is ----- them. ANSWER: Starting</p> <p>(C#5)</p>	<p>QUESTION: All investments go up and down ----- over time. ANSWER: Unpredictably</p> <p>(C#5)</p>

<p>QUESTION: If you place the same bet on all the whacky moles at once you're ----- to pick a winner. ANSWER: Guaranteed</p> <p>(C#5)</p>	<p>QUESTION: Complete the anagram: I----- C----- E----- Cream. ANSWER: Interest / compounding everyday</p> <p>(C#5)</p>
<p>QUESTION: A ----- fund bases its investment strategy on your expected date of retirement. ANSWER: Target</p> <p>(C#5)</p>	<p>QUESTION: The abbreviation ETF stands for ----- Funds. ANSWER: Exchange Traded</p> <p>(C#5)</p>
<p>QUESTION: A stock ----- is when you're given two shares of stock for every one share of stock you hold. ANSWER: Split</p> <p>(C#5)</p>	<p>QUESTION: The price of traditional mutual funds changes at the ----- of the trading day. ANSWER: Close</p> <p>(C#5)</p>
<p>QUESTION: ----- interest is a time – - tested strategy for wealth creation. ANSWER: Compounding</p> <p>(C#5)</p>	<p>QUESTION: Before investing in a fund review its ----- history. ANSWER: Performance</p> <p>(C#5)</p>
<p>QUESTION: Compounding interest works by -----earnings produced by your investments. ANSWER: Reinvesting</p> <p>(C#5)</p>	<p>QUESTION: The price of an ETF changes ----- the trading day. ANSWER: During</p> <p>(C#5)</p>
<p>QUESTION: ----- interest only pays interest on your original investment. ANSWER: Simple</p> <p>(C#5)</p>	<p>QUESTION: An ----- fund buys securities from a specific list to attain an objective. ANSWER: Index</p> <p>(C#5)</p>

<p>QUESTION: A basic investment strategy is to buy one stock and one bond fund in a --- to ---- ratio. ANSWER: 3:1</p> <p>(C#5)</p>	<p>QUESTION: “The ---% Rule” is how much annually can be withdrawn from retirement funds and last until passing. ANSWER: 4</p> <p>(C#5)</p>
<p>QUESTION: Review your brokerage statement every month to insure you understand all ----- and -----. Answer: Charges / fees</p> <p>(C#5)</p>	<p>QUESTION: Annuities are basically ----- ----- contracts. ANSWER: Life insurance</p> <p>(C#5)</p>
<p>QUESTION: Open a ----- account when opening a brokerage account to lower taxable investment income. ANSWER: Pension</p> <p>(C#5)</p>	<p>QUESTION: Cost-efficient annuities are generally bought from the ----- insurance company. ANSWER: issuing</p> <p>(C#5)</p>
<p>Question: One “secret” for successful money management is to know the ----- of financial investing. ANSWER: Basics</p> <p>(C#5)</p>	<p>QUESTION: An option to purchasing an annuity is to purchase separate ----- ----- and -----. ANSWER: Life insurance / investments</p> <p>(C#5)</p>
<p>QUESTION: One “secret” for successful money management is to develop a healthy ----- with money. ANSWER: Relationship</p> <p>(C#5)</p>	<p>QUESTION: Sir Isaac Newton said “For every action there is an equal and opposite -----“. ANSWER: Reaction</p> <p>(C#6)</p>
<p>QUESTION: Retirement planning focuses on how much money you’re able to ----. ANSWER: Take</p> <p>(C#5)</p>	<p>QUESTION: One universal truth is: Where there’s ----- there’s life”. ANSWER: Water</p> <p>(C#6)</p>

<p>QUESTION: The universe has ----- and so should your money. ANSWER: Order</p> <p>(C#6)</p>	<p>QUESTION: Two basic ways to collaborate are through use and -----. ANSWER: Ownership</p> <p>(Web#2)</p>
<p>QUESTION: In this world money seems to follow -----. ANSWER: Money</p> <p>(C#6)</p>	<p>QUESTION: The five basics of story writing are : -----, -----, -----, ----- and -----. ANSWER: Who-what-where-when-why</p> <p>(Web#2)</p>
<p>QUESTION: ----- is when two or more people combine resources to do or create something. ANSWER: Collaboration</p> <p>(Web#2)</p>	<p>QUESTION: You might need access to ----- and ----- resources during collaboration. ANSWER: Legal / financial</p> <p>(Web#2)</p>
<p>QUESTION: Using ----- could enable you to become a home owner sooner than later. ANSWER: Collaboration</p> <p>(Web#2)</p>	<p>QUESTION: In a real estate transaction, bank and title fees and pro-rated real estate taxes are settled at the -----. ANSWER: Closing</p> <p>(C#2)</p>
<p>QUESTION: Collaboration enables you to save ----- and -----. ANSWER: Time / money</p> <p>(Web#2)</p>	<p>QUESTION: A ----- document proves ownership of real estate property. ANSWER: Deed</p> <p>(C#2)</p>
<p>QUESTION: Bartering is defined as exchanging things of equal ----- without the exchange of money. ANSWER: Value</p> <p>(Web#2)</p>	<p>QUESTION: In collaborative housing an ----- fund agreement sets-up monies for unexpected cash shortfalls. ANSWER: Emergency</p> <p>(Web#2)</p>

<p>QUESTION: A ----- agreement gives other house shareholders permission to conduct a back-round check. ANSWER: Consent (Web#2)</p>	<p>QUESTION: Achieving the American Dream early allows you to follow your -----, ----- and -----. ANSWER: Dreams/passions/talents (Page#3)</p>
<p>QUESTION: ----- insurance covers you for medical expenses. ANSWER: Healthcare (Web#2)</p>	<p>QUESTION: The book The Financial Banana Split gives you financial literacy from ----- to -----. ANSWER: High school / retirement (Book Cover)</p>
<p>QUESTION: ----- regulations state how large a house can be built on a lot and if it can be used for business. ANSWER: Zoning (C#2)</p>	<p>QUESTION: You need knowledge to -----, ----- and ----- your own financial resources. ANSWER: Grow/protect/manage (Page#3)</p>
<p>QUESTION: Can you ----- it? is the critical financial question which must be answered in using collaboration. ANSWER: Afford (C#2)</p>	<p>QUESTION: When you're eating ice cream you're mind drifts into the soft cloud of a happy -----. ANSWER: Daydream (Page#5)</p>
<p>QUESTION: Cooking weekly dinners with other families can augment meal ----- and ----- leading to more collaboration. ANSWER: Variety / socialization (Web#2)</p>	<p>QUESTION: Currency was developed to represent the ----- of goods and services. ANSWER: Value (Web#1)</p>
<p>QUESTION: The price of a security is called it's NAV which is: -----. ANSWER: Net Asset value (C#5)</p>	<p>QUESTION: Money is your ----- to the future. ANSWER: Link (Web#1)</p>



<p>QUESTION: Securities held primarily for ----- look for an increase in future value. ANSWER: Growth</p> <p>(C#5)</p>	<p>QUESTION: Junk bonds are rated below ----- grade. ANSWER: Investment</p> <p>(C#5)</p>
<p>QUESTION: Securities held for ----- are primarily held for their ability to generate monthly or quarterly revenue. ANSWER: Income</p> <p>(C#5)</p>	<p>QUESTION: Stocks and bonds are more generally classified as -----. ANSWER: Securities</p> <p>(C#5)</p>
<p>QUESTION: Stock ----- give you the right to buy or sell a security at a future date for a certain price. ANSWER: Options</p> <p>(C#5)</p>	<p>QUESTION: ----- ownership identifies you as a holder of a company's debt obligation. ANSWER: Bond</p> <p>(C#5)</p>
<p>QUESTION: ----- Cap and ----- Cap refers to a company's present market value. ANSWER: Large / Small</p> <p>(C#5)</p>	<p>QUESTION: The U.S. stock market can be broadly divided into eleven different -----. ANSWER: Sectors</p> <p>(C#5)</p>
<p>QUESTION: Large Cap and Small Cap refers to a company's current -----. ANSWER: Market Value</p> <p>(C#5)</p>	<p>QUESTION: Three of the eleven stock market sectors are: -----. ANSWER: Industrials/Financials /Technology/ Utilities/Consumer Discretionary/Healthcare /Materials /Real Estate / Consumer Staples/ Consumer Services / Energy</p> <p>(C#5)</p>
<p>QUESTION: ----- bonds are rated below investment grade. ANSWER: Junk</p> <p>(C#5)</p>	<p>QUESTION: Industrials, Technology and Utilities are three of the eleven stock market -----. ANSWER: Sectors</p> <p>(C#5)</p>

<p>QUESTION: Long-term capital gains are taxed at a ----- rate than ordinary income. ANSWER: Lower  (C#5)</p>	<p>QUESTION: A ----- Agreement gives other house shareholders permission to conduct a back-round check. ANSWER: Consent  (Web#2)</p>
<p>QUESTION: T.I.P.S. is an acronym for ----- securities. ANSWER: Treasury Inflation Protected  (C#5)</p>	<p>QUESTION: ----- insurance covers you for medical expenses. ANSWER: Healthcare  (C#4)</p>
<p>QUESTION: TIPS interest rate is tied to the rate of -----. ANSWER: Inflation  (C#5)</p>	<p>QUESTION: ----- regulations state how large a house can be built on a lot and if it can be used for business. ANSWER: Zoning  (C#2)</p>
<p>QUESTION: The U.S. stock market can be broadly divided into eleven different -----. ANSWER: Sectors  (C#5)</p>	<p>QUESTION: Can you ----- it? is the critical financial question which must be answered in using collaboration. ANSWER: Afford  (Web#2)</p>
<p>QUESTION: Three of the eleven stock market sectors are -----, -----, -----. ANSWER: Industrials/Financials/Technology/Utilities/ Consumer Discretionary/ Healthcare /Materials / Real estate / Consumer Staples/ Consumer Services/ Energy (C#5)</p>	<p>QUESTION: ----- said "Service to others is the rent you pay for your room here on earth". ANSWER: Muhammad Ali  (C#6)</p>
<p>QUESTION: Industrials, Technology and Utilities are three of the eleven stock market -----. ANSWER: Sectors  (C#5)</p>	<p>QUESTION: The name of the author's dog is -----. ANSWER: Spikey  (Page: About The Author)</p>

<p>Other services a bank might offer besides basic checking and savings – type accounts are: -----, -----, -----.</p> <p>ANSWER: Loans / Credit Cards/ Mortgages</p> <p>(C#1)</p>	<p>QUESTION: Before you write out a check you should write in your check ----- the check's -----, -----, -----, -----, ---.</p> <p>ANSWER: Number/Date/Payee/ Purpose/\$</p> <p>(C#1)</p>
<p>QUESTION: When you balance your checkbook, you're comparing your records to the ----- records.</p> <p>ANSWER: Bank's</p> <p>(C#1)</p>	<p>QUESTION: You compare and reconcile your check register with your -----.</p> <p>ANSWER: Bank Statement</p> <p>(C#1)</p>
<p>QUESTION: Balancing your checkbook allows you to see your ----- balance.</p> <p>ANSWER: Current</p> <p>(C#1)</p>	<p>QUESTION: If you suspect fraud on your bank account or merchant statement you need to start ----- to resolve the issue.</p> <p>ANSWER: Immediately</p> <p>(C#1)</p>
<p>QUESTION: Balancing your checkbook allows you to catch ----- and ----- early.</p> <p>ANSWER: Errors / Fraud</p> <p>(C#1)</p>	<p>QUESTION: While reconciling your bank statement, if you suspect fraud, contact the ----- and/or ----- immediately to resolve the issue.</p> <p>ANSWER: Bank / Merchant</p> <p>(C#1)</p>
<p>QUESTION: You should balance your checkbook ever -----.</p> <p>ANSWER: Month</p> <p>(C#1)</p>	<p>QUESTION: After balancing your checkbook, mark in your check ----- where you ----- for the month.</p> <p>ANSWER: Register / Ended</p> <p>(C#1)</p>
<p>QUESTION: People who only bank on-line still need to ----- their checkbooks.</p> <p>ANSWER: Balance</p> <p>(C#1)</p>	<p>QUESTION: Two documents you need to open a bank account are your ----- and -----.</p> <p>ANSWER: Driver's license/Social Security card</p> <p>(C#1)</p>

<p>QUESTION: The Federal Reserve controls the ----- of the United States. ANSWER: Money Supply</p> <p>((C#5))</p>	<p>QUESTION: A ----- account is a basic bank account paying interest on your account balance. ANSWER: Savings</p> <p>(C#1)</p>
<p>QUESTION: Crypto currency is ----- money created by and stored on -----. ANSWER: Electronic / Computers</p> <p>(C#5)</p>	<p>QUESTION: A ----- is a bank savings instrument which you purchase for a specific duration. ANSWER: Certificate of Deposit</p> <p>(C#1)</p>
<p>QUESTION: ----- currency is not ----- or guaranteed by the U.S. government. ANSWER: Crypto / Issued</p> <p>(C#5)</p>	<p>QUESTION: There are financial ----- for terminating a CD early. ANSWER: Penalties</p> <p>(C#1)</p>
<p>QUESTION: ----- accounts are generally used for spending. ANSWER: Checking</p> <p>(C#1)</p>	<p>QUESTION: A ----- Account changes its interest rate periodically based on the market interest rate. ANSWER: Money Market</p> <p>(C#1)</p>
<p>QUESTION: You can access your money in a checking account with a bank-issued ----- card. ANSWER: Debit</p> <p>(C#1)</p>	<p>QUESTION: An Individual Retirement Account (IRA) is a type of ----- account. ANSWER: Pension</p> <p>(C#5)</p>
<p>QUESTION: Your bank may charge an ----- Fee if your checking account balance drops below zero. ANSWER: Overdraft</p> <p>(C#1)</p>	<p>QUESTION: IRA is an acronym for ----- , a type of pension account. ANSWER: Individual Retirement Account</p> <p>(C#5)</p>

<p>QUESTION: Owning ----- in a company means you have an ownership interest. ANSWER: Stock</p> <p>(C#5)</p>	<p>QUESTION: A bond market is an exchange where bonds get ----- and -----. ANSWER: Listed and Traded</p> <p>(C#5)</p>
<p>QUESTION: ----- stock has voting rights. ANSWER: Common</p> <p>(C#5)</p>	<p>QUESTION: The S&amp;P 500 is an example of a ----- market. ANSWER: Stock</p> <p>(C#5)</p>
<p>QUESTION: ----- stock gets paid a fixed dividend. ANSWER: Preferred</p> <p>(C#5)</p>	<p>QUESTION: The NASDAQ is an example of a ----- market. ANSWER: Stock</p> <p>(C#5)</p>
<p>QUESTION: A bond goes ----- in value when market interest rates decline. ANSWER: Up</p> <p>(C#5)</p>	<p>QUESTION: Index funds track a ----- list of individual securities. ANSWER: Specific</p> <p>(C#5)</p>
<p>QUESTION: A bond goes ----- in value when market interest rates increase. ANSWER: Down</p> <p>(C#5)</p>	<p>QUESTION: ETF's can be traded just like -----. ANSWER: Stocks</p> <p>(C#5)</p>
<p>QUESTION: A stock market is an exchange where stocks get ----- and -----. ANSWER: Listed / Traded</p> <p>(C#5)</p>	<p>QUESTION: The ----- is the central bank of the United States. ANSWER: Federal Reserve</p> <p>(C#5)</p>

<p>QUESTION: A contract is an ----- between two parties for an exchange of something of -----.</p> <p>ANSWER: Agreement / Value</p> <p>(C#4)</p>	<p>QUESTION: ----- in contract terms would disqualify a person to sign if they are intoxicated.</p> <p>ANSWER: Capacity</p> <p>(C#4)</p>
<p>QUESTION: A contract creates ----- obligations for both parties, enforceable by law.</p> <p>ANSWER: Mutual</p> <p>(C#4)</p>	<p>QUESTION: A contract for an ----- product or service can't be enforced in a court of law.</p> <p>ANSWER: Illegal</p> <p>(C#4)</p>
<p>QUESTION: Three basic elements of a contract are the -----, ----- and -----.</p> <p>ANSWER: Offer / Acceptance / Consideration</p> <p>(C#4)</p>	<p>QUESTION: If you don't ----- all the ----- and ----- of a contract, don't sign it.</p> <p>ANSWER: Understand / Terms / Conditions</p> <p>(C#4)</p>
<p>QUESTION: ----- of a contract can be in writing or verbally if allowed by state law.</p> <p>ANSWER: Acceptance</p> <p>(C#4)</p>	<p>QUESTION: In calculating your FICO score, the credit rating agencies use your ----- and your ----- as the largest components.</p> <p>ANSWER: Payment history / Amount owed</p> <p>(C#3)</p>
<p>QUESTION: ----- in contract terms, refers to something of value.</p> <p>ANSWER: Consideration</p> <p>(C#4)</p>	<p>QUESTION: Your ----- score is used to calculate your ----- rating.</p> <p>ANSWER: FICO / Credit</p> <p>(C#3)</p>
<p>QUESTION: ----- in contract terms means both parties are active and free to participate.</p> <p>ANSWER: Awareness</p> <p>(C#4)</p>	<p>QUESTION: If you are not able to resolve a billing dispute with a creditor, contact the -----.</p> <p>ANSWER: Consumer Protection Agency</p> <p>(C#3)</p>

<p>QUESTION: A ----- credit pull looks at your entire credit history. ANSWER: Hard</p> <p>(C#3)</p>	<p>QUESTION: Assets put into a Trust before death avoids ----- court. QUESTION: Probate</p> <p>(C#4)</p>
<p>QUESTION: A ----- credit pull does not affect your credit score. ANSWER: Soft</p> <p>(C#3)</p>	<p>QUESTION: Consumer ----- finance laws seek to prevent ----- business practices. ANSWER: Protection/ Fraudulent</p> <p>(C#4)</p>
<p>QUESTION: There is no ----- inheritance tax. ANSWER: Federal</p> <p>(C#3)</p>	<p>QUESTION: You have the Right to know what your ----- loan costs will be and how ----- will be calculated. ANSWER: Total / Interest</p> <p>(C#3)</p>
<p>QUESTION: Life insurance death benefit proceeds are not -----. ANSWER: Taxable</p> <p>(C#3)</p>	<p>QUESTION: The ----- Commission regulates national consumer protection laws. ANSWER: Federal Trade</p> <p>(C#3)</p>
<p>QUESTION: A house you inherit is subject to ----- tax if you sell it for more than it was valued at time of inheritance. ANSWER: Capital Gains</p> <p>(C#4)</p>	<p>QUESTION: Two documents helpful in disputing an incorrect billing statement are your ----- of payment and the company -----. ANSWER: Proof / Invoice or Receipt</p> <p>(C#1)</p>
<p>QUESTION: ----- taken by you from an ----- 401-K pension plan are considered taxable. ANSWER: Proceeds / Employer</p> <p>(C#5)</p>	<p>QUESTION: Local taxes keep ----- governments -----. ANSWER: Local / Operational</p> <p>(C#4)</p>

<p>QUESTION: Your total sales tax can be a combination of ----- + ----- sales taxes. ANSWER: State / Local</p> <p>(C#4)</p>	<p>QUESTION: ----- pay is your total money earned for a pay period. ANSWER: Gross</p> <p>(C#4)</p>
<p>QUESTION: ----- taxes are levied on the value of your house. ANSWER: Property</p> <p>(C#4)</p>	<p>QUESTION: ----- pay equals gross pay minus all withholding taxes and deductions. ANSWER: Net</p> <p>(C#4)</p>
<p>QUESTION: Two county services property taxes pay for are ----- and -----. ANSWER: Schools / Police/ Fire Department</p> <p>(C#4)</p>	<p>QUESTION: ----- are deductions from your paycheck by the government(s) for taxes and programs. ANSWER: Withholding</p> <p>(C#4)</p>
<p>QUESTION: An employer uses form ----- to compute and deduct taxes from your paycheck. ANSWER: W-4</p> <p>(C#4)</p>	<p>QUESTION: ----- are subtracted from your paycheck for health insurance and pension, etc. ANSWER: Deductions</p> <p>(C#4)</p>
<p>QUESTION: An employer issues a ----- form to show total wages and taxes deducted for the year. ANSWER: W-2</p> <p>(C#4)</p>	<p>QUESTION: ----- capital assets are those assets held for more than one year. ANSWER: Long Term</p> <p>(C#5)</p>
<p>QUESTION: ----- capital assets are those assets held for less than one year. ANSWER: Short Term</p> <p>(C#5)</p>	<p>QUESTION: Real estate and securities (stocks and bonds) are considered ----- assets. ANSWER: Capita</p> <p>(C#5)</p>



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