

## THE FINANCIAL BANANA SPLIT SAMPLE STUDENT TEST

1. Study a stock's dividend \_\_\_\_\_ before you buy it.
2. If newly issued bonds have a lower interest rate than current bonds, you'll pay \_\_\_\_\_ for them.
3. The most important part of plans and goals is \_\_\_\_\_ them.
4. All investments go up and down \_\_\_\_\_ over time.
5. The type of loan used to buy real estate is called a \_\_\_\_\_.
6. The price of traditional mutual funds changes at the \_\_\_\_\_ of the trading day.
7. \_\_\_\_\_ interest only pays interest on your original investment.
8. A \_\_\_\_\_ fund bases its investment strategy on your expected date of retirement.
9. The abbreviation ETF stands for \_\_\_\_\_ funds.
10. An \_\_\_\_\_ fund buys securities from a specific list to attain an objective.
11. Sir Isaac Newton said "For every action there is an \_\_\_\_\_ and opposite \_\_\_\_\_".
12. \_\_\_\_\_ is when you reinvest your dividends and interest back into your investments.
13. The S&P 500 Index represents \_\_\_\_\_ % of the US economy.
14. The job of a collection agency is to collect your \_\_\_\_\_.
15. \_\_\_\_\_ is a legal process where you lose your home for non-payment of your mortgage.
16. To keep out of debt trouble you must be aware of your cash \_\_\_\_\_.
17. \_\_\_\_\_ all personal financial documents before you discard them.
18. Use loans, credit and debt to your financial \_\_\_\_\_.
19. The biggest variable in housing prices is the \_\_\_\_\_.
20. The FICO score ranges from \_\_\_\_\_ to \_\_\_\_\_.
21. Postponing student loan repayment without accruing additional interest debt is known as \_\_\_\_\_.
22. Advertising has a strong \_\_\_\_\_ and emotional appeal.
23. The most powerful way to cut costs is to \_\_\_\_\_ what you will \_\_\_\_\_ before you go shopping.
24. Automatic deductions is a wise technique to use to counter \_\_\_\_\_ spending.
25. PITI should not exceed \_\_\_\_\_ per cent (%) of your gross monthly income.