

Table 1

	Investment A	Investment B	Investment C	Investment D
Stocks	20%	10%	20%	20%
Bonds	20%	20%	20%	20%
Cash	20%	1%	20%	0%

1. Which of the investments in Table 1 has the portfolio that is closest to the greatest amount of risk?
- Investment A
  - Investment B
  - Investment C
  - Investment D
2. Refer again to Table 1. If Investment D's stocks have an average return of 8.2% during the year, and Investment D's bonds have an average return of 5.2%, what is the average overall return for Investment D's portfolio?
- 5%
  - 7%
  - 10%
  - Cannot be determined
3. If one is planning to start a small business, which should one do first?
- Obtain a business loan
  - Find a partner
  - Assess one's personal financial situation
  - Obtain a business plan one's business
4. Frank is 33 years old and married, with 2 children, has a net \$40,000 in his retirement account, which is earning an average of 6% annually, and is funded on his personal savings account, which is earning 3% annually. He is current with his mortgage, and has \$20,000 left to pay off a rate of 6%. Frank also has \$20,000 in credit card debt with an average rate of 12%. If Frank wants to increase his retirement savings contribution, what would the best way for him to get rid of Christmas bonus of \$10,000?
- Put it in his retirement account
  - Put it in his savings account
  - Use half to pay down his mortgage and use the other half
  - Use all of it to pay down his credit card debt
5. If a country is a net exporter, this means that:
- The value of the goods that it exports exceeds the value of the goods that it imports
  - The value of the goods that it exports exceeds the value of the goods that it imports
  - It exports consumer products
  - It has large trade
6. If a government implements an import tariff on consumer electronics, what is it most likely trying to accomplish?
- It is trying to protect its domestic consumer electronics industry from competition
  - It is trying to increase the cost of imports
  - It is trying to discourage domestic companies from producing consumer electronics
  - It is trying to increase competition and lower prices in the consumer electronics industry
7. If a potential business owner predicts that she will need to invest \$1000,000 in equipment for start a dry cleaning business, and that business monthly expenses on rent, insurance, labor costs, and other overheads is \$20,000, how many months will it take her to earn back her initial investment if the average monthly gross revenue is \$40,000?
- Less than 6 months
  - Less than 10 months
  - Less than 14 months
  - None of the above

Table 2

	Option price off the car	Down payment	Monthly payment	Term of loan
Option A	\$8,000	\$0	\$200	180 months
Option B	\$8,000	\$5,000	\$150	180 months
Option C	\$12,000	\$0	\$200	180 months
Option D	\$12,000	\$5,000	\$150	180 months

8. Refer to Table 2 above. A family wants to buy a new car, and is trying to decide between four different car and car loan options. Which of the four would require them to pay the least amount of money overall, including the down payment and the monthly payments?
- Option A
  - Option B
  - Option C
  - Option D
9. Which of the four options listed in Table 2 would require the family to pay the least amount of interest, not?
- Option A
  - Option B
  - Option C
  - Option D
10. Which of the options listed in Table 2 would require the family to pay the highest interest rate?
- Option A
  - Option B
  - Option C
  - Option D

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**Robert Danforth Cole**



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