
WISE Financial Literacy Certification – Questions And Accurate Answers

To qualify for a Federal Housing Administration (FHA) loan, a person must generally

A: have at least a high school diploma.

B: have one-quarter of the cost of the home for a down-payment.

C: fulfill income guidelines.

D: provide two individuals to co-sign the loan. **Correct Answer - C: fulfill income guidelines.**

A high school student has begun to investigate the field of finance as a career choice. In deciding about the field, the student should focus on which question first?

A: Will I find a balance between financial rewards and personal satisfaction from work?

B: How many people do I know who work in this field?

C: Once I train for this area, how long before I will be at the top of the field?

D: Are there people in this field who are dissatisfied

with their jobs? **Correct Answer - A: Will I find a balance between financial rewards and personal satisfaction from work?**

Financial Literacy Module 7 Answers

Liyong Dong



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Resources in Education, 1992-02 **Financial Accounting for MBAs** Peter Douglas Easton, 2008 *Wiley CPA Exam Review 2010, Financial Accounting and Reporting* Patrick R. Delaney, O. Ray Whittington, 2009-12-02 Everything Today's CPA Candidates Need to Pass the CPA Exam Published annually this comprehensive four volume paperback reviews all four parts of the CPA exam Many of the questions are taken directly from previous CPA exams With 3 800 multiple choice questions and more than 90 simulations these study guides provide all the information candidates need to master in order to pass the computerized Uniform CPA Examination Complete sample exam in financial accounting and reporting The most effective system available to prepare for the CPA exam proven for over thirty years Timely up to the minute coverage for the computerized exam Contains all current AICPA content requirements in auditing and attestation Unique modular format helps you zero in on areas that need work organize your study program and concentrate your efforts Comprehensive questions over 3 800 multiple choice questions and their solutions in the four volumes Covers the new simulation style problems Includes over 90 simulations Guidelines pointers and tips show you how to build knowledge in a logical and reinforcing way Wiley CPA Exam Review 2010 arms test takers with detailed outlines study guidelines and skill building problems to help candidates identify focus on and master the specific topics that need the most work **Wiley CPA Examination Review 2004, Financial Accounting and Reporting** O. Ray Whittington, Patrick R. Delaney, Ray Whittington, 2004-01-06 Beginning your CPA review program Examination grading The solutions approach Taking the examination Financial accounting and reporting Appendix Financial accounting and reporting simulations Financial accounting and reporting testlets *Financial Literacy and Stock Market Participation* Maarten van Rooij, Annamaria Lusardi, Rob Alessie, 2007 Individuals are increasingly put in charge of their financial security after retirement Moreover the supply of complex financial products has increased considerably over the years However we still have little or no information about whether individuals have the financial knowledge and skills to navigate this new financial environment To better understand financial literacy and its relation to financial decision making we have devised two special modules for the DNB Household Survey We have designed questions to measure numeracy and basic knowledge related to the working of inflation and interest rates as well as questions to measure more advanced financial knowledge related to financial market instruments stocks bonds and mutual funds We evaluate the importance of financial literacy by studying its relation to the stock market Are more financially knowledgeable individuals more likely to hold stocks To assess the direction of causality we make use of questions measuring financial knowledge before investing in the stock market We find that while the understanding of basic economic concepts related to inflation and interest rate compounding is far from perfect it outperforms the limited knowledge of stocks and bonds the concept of risk diversification and the working of financial markets We also find that the measurement of financial literacy is very sensitive to the wording of survey questions This

provides additional evidence for limited financial knowledge Finally we report evidence of an independent effect of financial literacy on stock market participation Those who have low financial literacy are significantly less likely to invest in stocks

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Training was planned delivered internally through short courses offered in quick succession In the second company training focused on practical knowledge with some attention to socio normative skills and was contracted from external providers on a yearly basis Training was not linked to the national education system or any sectoral programs in either company and neither company conducted any systematic evaluation of training costs and benefits Fifty five tables figures are included Contains 28 references MN

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