

Money Management Test - MoneyPower

Multiple Choice

Identify the choice that best completes the statement or answers the question.

- _____ 1. A person's debt ratio shows the relationship between debt and net worth. The lower the ratio the
- a. better off financially the person is.
 - b. worse off financially the person is.
 - c. more liquid assets the person has.
 - d. less liquid assets the person has.
- _____ 2. One of the benefits of holding an investment for over a year rather than selling it in less than a year is that the
- a. capital gains on the investment will be taxed at a lower rate.
 - b. fees will not be charged by brokers for selling the investment.
 - c. money earned on the investment will be considered tax-free.
 - d. profits on the investment can be averaged over the length of time the investment is held.
- _____ 3. A person complains about how expensive it is to be a cigarette smoker. One of the reasons cigarettes are so expensive is that
- a. the tobacco supply is controlled by the Federal Trade Commission (FTC).
 - b. the tobacco industry imports most of the tobacco.
 - c. their cost is controlled by the Food and Drug Administration (FDA).
 - d. the government imposes an excise tax on them.
- _____ 4. A man budgeted \$200 a month for clothing. This month the man spent \$150 on clothing therefore that budget item is considered to have
- a. an outflow deficit.
 - b. an income overage.
 - c. a budget variance.
 - d. a budget deficit.
- _____ 5. Jane saw a breakfast cereal being advertised on TV and insisted that her mother purchase this cereal. This is an example of advertising's:
- a. power of persuasion in creating demand
 - b. influence on consumer discipline
 - c. failure to reach parents
 - d. focus on discouraging demand for products
- _____ 6. A good example of a well-stated financial goal is:
- a. buy a \$25,000 car.
 - b. pay off \$5,000 in credit card debt in two years.
 - c. buy a house.
 - d. become financially independent.
- _____ 7. The term that best describes money left over after paying taxes, fixed and other essential living expenses, is:
- a. net pay.
 - b. play money.
 - c. net surplus.
 - d. disposable income.
- _____ 8. A clear understanding of our personal values will:
- a. encourage us to spend money on material goods.
 - b. enable us to make choices that reflect what is important to us.
 - c. enable us to save effectively.
 - d. cause anxiety as we make consumer and financial decisions.

Moneypower Test Answers

RJ Alexander



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