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## Module 4 investing test answer key

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Please help us to share our service with your friends. 1 Module 4: Investing ReviewPersonal Finance Module 4: Investing Review 2 A type of income investmentDiversification Dollar Cost Averaging Rate of Return Savings Account 3 A type of income investmentSavings Account 4 A type of growth investmentStock Stock Exchange Time Value of Money Windfall 5 A type of growth investmentStock 6 Spreading your money among different savings and investmentsAsset Compounding Diversification Dollar Cost Averaging 7 Spreading your money among different savings and investmentsDiversification 8 A system where the public can buy or sell stock sharesKroger Play it Again Sports Stock Market Ebay 9 A system where the public can buy or sell stock sharesStock Market 10 Something of value that can be changed into cashAsset Compounding Diversification Dollar Cost Averaging 11 Something of value that can be changed into cashAsset 12 The time value of money can best be explained using which one of the following concepts? a. A dollar today is worth more than a dollar tomorrow. b. Take time to "pay yourself first." c. Investments increase in risk over time. d. Compounding increases investments over time. 13 The time value of money can best be explained using which one of the following concepts? a. A dollar today is worth more than a dollar tomorrow. 14 Koneta has money saved and invested several ways with a goal to grow her money at a rate higher than inflation. What is the historical long-term annual average rate of inflation? a. 1% b. 3% c. 5% d. 7% 15 Koneta has money saved and invested several ways with a goal to grow her money at a rate higher than inflation. What is the historical long-term annual average rate of inflation? b. 3% 16 d. There is not enough information presented to make a prediction. Monica starts a mutual fund with \$500 and adds \$500 to her mutual fund every year for another nine years. Mason decides to wait 10 years so he can save up a lump sum of \$5,000 to invest at one time in a mutual fund. If both Monica and Mason earn on average of 7 percent APY, who will have the larger mutual fund balance in 20 years? a. Mason b. Monica c. They will have the same balance amount because they each invested the same amount at the same rate. d. There is not enough information presented to make a prediction. 17 Monica starts a mutual fund with \$500 and adds \$500 to her mutual fund every year for another nine years. Mason decides to wait 10 years so he can save up a lump sum of \$5,000 to invest at one time in a mutual fund. If both Monica and Mason earn on average of 7 percent APY, who will have the larger mutual fund balance in 20 years? b. Monica [Monica started investing early and has the advantage of compounded interest and reinvested earnings over the ten years before Mason starts to invest.] 18 Given the same principal amount and interest of 1Given the same principal amount and interest of 1.3 percent APY for all options below, which option will earn the most interest over three years? a. certificate of deposit that has interest compounded daily b. savings account that earns interest compounded quarterly c. savings bond that has interest compounded twice a year d. All of the above will earn the same amount of interest. 19 Given the same principal amount and interest of 1Given the same principal amount and interest of 1.3 percent APY for all options below, which option will earn the most interest over three years? a. certificate of deposit that has interest compounded daily 20 The basic rule of a risk-to-return relationship is that... a. the lower the risk, the higher the return rate. b. the higher the risk, the higher the return rate. c. the higher the risk, the lower the return rate. d. the two issues are not related. 21 The basic rule of a risk-to-return relationship is that... b. the higher the risk, the higher the return rate. 22 a. collectibles b. real estate c. savings account d. stocksKyle isn't willing to take much risk with his money as he sets money aside to use when he buys a car next year. Which one of the following types of investments potentially has the lowest investment risk while also growing in value? a. collectibles b. real estate c. savings account d. stocks 23 Kyle isn't willing to take much risk with his money as he sets money aside to use when he buys a car next year. Which one of the following types of investments potentially has the lowest investment risk while also growing in value? c. savings account 24 b. money market deposit account c. savings bonds d. stocksKendra just received a promotion with a nice raise. She has her spending plan under control, so she decides to adjust her long-range investing plan now that she can take on more investment risk. Which one of the following types of investments potentially has the highest risk and is most likely a higher rate of return for Kendra? a. government bonds b. money market deposit account c. savings bonds d. stocks 25 Kendra just received a promotion with a nice raise. She has her spending plan under control, so she decides to adjust her long-range investing plan now that she can take on more investment risk. Which one of the following types of investments potentially has the highest risk and is most likely a higher rate of return for Kendra? d. stocks 26 Which one of the follow is not an example of investing?a. buying a business to open an ice cream shop b. buying a car to get to work c. buying rental property d. buying a tow truck with a blade to start a towing and snow removal service 27 Which one of the follow is not an example of investing?b. buying a car to get to work 28 If you buy Hershey stock, you share ownership in the company and you can vote on the types of chocolate that will be produced. True or False 29 you do share ownership however you do not have control.If you buy Hershey stock, you share ownership in the company and you can vote on the types of chocolates that will be produced. False, you do share ownership however you do not have control. 30 Three steps to build wealth include 1) Have enough income to invest, 2) Make a plan, and 3) Put money to work by investing. True or False 31 Three steps to build wealth include 1) Have enough income to invest, 2) Make a plan, and 3) Put money to work by investing. True 32 Minors have to wait until they are adults before they can buy and stocks and bonds.True or False 33 Minors have to wait until they are adults before they can buy and stocks and bonds.False [Stocks and bonds can be purchased for minors through custodial accounts set up by parents or guardians.] 34 The best time to start investing is after working on a job full-time for at least five years.True or False 35 False The best time is nowThe best time to start investing is after working on a job full-time for at least five years. False The best time is now 36 Most wealthy people have gained their fortunes by winning the lottery or inheriting a large sum of money. True or False 37 Most wealthy people have gained their fortunes by winning the lottery or inheriting a large sum of money. False 38 The term "bank teller" originated in the wake of the 1929 stock market crash, when banks began hiring low-paid workers to "tell" throngs of frantic depositors that their money was gone. True 40 The trucking company Elvis Presley worked at as a young man was owned by Frank Sinatra.True or False 41 The trucking company Elvis Presley worked at as a young man was owned by Frank Sinatra.True Senior High School QUARTER 1 - MODULE 4 Statement of Cash Flows (SCF) FUNDAMENTALS OF ACCOUNTANCY, DRAFT Department of Education ● Republic of the Philippines Fundamentals of Accountancy, Business and Management 2 - Senior High School Alternative Delivery ModeFirst Edition, 2020Republic Act 8293, section 176 states that: No copyright shall subsist in anywork of the Government of the Philippines. However, prior approval of thegovernment agency or office wherein the work is created shall be necessary for exploitation of such work for profit. 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MagnaongChief, CLMD DRAFT Introductory Message Dear Teachers and Learners! The writer welcomes you all to this module for thesubject Fundamentals of Accountancy, Business and Management 2 in the ABM Strand of Senior High School. The discussion focussed on the preparation components, structuresand the preparation of Cash Flow Statement of the business. As your partner in learning, I hope that you will not miss out every detail that thewriter would like you to learn in this material. Do enjoy as there are challenging andinteresting activities inside this learning modules. Congratulations in advance for this willmake you the master of your own learning. Ops! wait for a while, for an easy use of this material, take note of some fewreminders:1.Take your time to read every detail that this module contains.2.This material contains Module 4 and each of which is provided with activities/teststhat will surely lead you to learn. 3. Here are the Icons used as your guide in every part of the lesson . Icons of this Module What I Need toKnowThis part contains learning objectives that are set for you to learn as you go along the module. What I KnowThis is an assessment as to your level of knowledge to the subject matter at hand, meant specifically to gauge prior related knowledge. What's InThis part connects previous lesson with that of the current one. What's NewThis is an introduction of the new lessthrough various activities before it will be presented to you What is ItThis is a discussion of the activities as way to deepen your discovery and understanding of the concept. What's MoreThis is a follow-up activity that is intended for you to practice further in order to master the competencies. What I HaveLearnedThis activity is designed to process what you have learned from the lesson What I can doThis is a task that is designed toshowcase your skills and knowledgegained, and applied into real-lifeconcerns and situations. iii



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