

# march 2011



## PERSONAL FINANCE

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		<b>1</b> The date your credit card payment is due to the creditor is known as the:	<b>2</b> When speaking of credit terms, what does the term credit limit mean?	<b>3</b> Low-priced stocks that sell at less than \$5 per share are commonly called:	<b>4</b> You need to purchase a big ticket item in the near future. You might talk to friends and family about the purchase in order to:	<b>5</b>
<b>6</b>	<b>7</b> Setting aside present income for future use is:	<b>8</b> What entity issues Treasury bonds?	<b>9</b> How does direct deposit work?	<b>10</b> Your credit card company invited you to skip a payment without a penalty fee. Why might this be a poor financial decision?	<b>11</b> You were the victim of identity theft so you filed a police report. What was your main reason for doing this?	<b>12</b>
<b>13</b>	<b>14</b> Employee earnings that are paid by the hour, day or item are called:	<b>15</b> When a stock is sold for a profit, the capital gain is the difference between the sales price and the:	<b>16</b> A ticker symbol identifies what type of investment?	<b>17</b> When interest rate go up for money held in savings accounts, what effect does this have on consumer saving rates?	<b>18</b> Your mutual fund charges you when you sell your shares. This is what type of load?	<b>19</b>
<b>20</b>	<b>21</b> Last year the \$1000 CD you invested in earned \$25. What is the Annual Percentage Yield?	<b>22</b> The money you owe is your:	<b>23</b> When speaking about financial services, EFT stands for:	<b>24</b> When income exceeds expenses, you have what type of cash flow?	<b>25</b> You invest in stocks. When do you pay capital gains?	<b>26</b>
<b>27</b>	<b>28</b> You are buying a new car. You need to finance it, and you pay \$2,000 upfront. This payment is known as:	<b>29</b> You work as a server in a restaurant. How much of your tip income is reportable on your federal income tax return?	<b>30</b> What is a 529 plan?	<b>31</b> Your savings account pays interest on the principal only. This is what type of interest?		

