

March 2009

Question of the Day Answer Key

2. Stop payment order
3. Your signature; your account number; “for deposit only”
4. Over the counter
5. The subsidiary becomes a separate corporate entity
6. The filing date; the bankruptcy filing date
9. Premium
10. Deposits grow on a tax-deferred basis; when money is withdrawn to pay for higher education, it is taxed at the student’s rate; some states provide tax breaks in addition to the federal tax breaks; the money can be used for colleges in any state
11. Your credit applications; public records; lenders
12. Asset allocation; diversification; rebalancing
13. It increases the amount of your take-home pay
16. Money to deposit; Identification; Social Security number; Signature
17. Dependent
18. Ticker symbol; stock symbol; symbol
19. Refund; Tax refund
20. Check government safety test results, check on recalls, consider a model with additional airbags, look for antilock brakes, think about theft as well as accident safety, bigger is generally safer
23. The account statement is consistently late or comes at irregular intervals; your account balance is not accurate; your employer failed to transmit your contribution to the plan on a timely basis; you see a significant drop in your account balance that cannot be explained by normal market ups and downs; your statement shows that your contribution was not made; investments listed on your statement are not what you authorized; former employees are having trouble getting their benefits paid on time or in the correct amounts; unusual transactions, such as a loan to an employer; frequent and unexplained changes in investment managers or consultants
24. Securities and Exchange Commission; SEC
25. Overdraft, overdraft protection
26. Use your own bank’s ATMs
27. \$2050
30. 60 days
31. With your first payment; at the beginning; when you buy an investment