

## November 2008

### Question of the Day Answer Key

3. By making contributions on behalf of employees; by making matching contributions
4. Under court order, an employer withholds a portion of an employee's earnings for the payment of a debt
5. It is payment an employer may provide to an employee upon termination of employment
6. Arson
7. Contributions are deducted from your paycheck before taxes are withheld; when you pay taxes on your 401(k) income, your tax rate will likely be lower (at retirement)
10. Certificate; stock certificate
12. Churning
13. The NASDAQ
14. The IRS automatically send you one if you filed last year; your local post office, bank or library has forms; pick one up from the local IRS office; call the IRS; or visit the IRS online
17. New York Stock Exchange (NYSE)
18. Annually
19. Identifying information (social security number, current address, telephone number, birth date, employer names, spouse's name, etc.); credit history (extent of credit already granted, record of payment activity, etc.); public record information (collection accounts, bankruptcies, foreclosures, tax liens, civil judgments, etc.); inquiries from other creditors and authorized parties
20. Pay; job training; job-seeking assistance
21. Your own request for a personal copy of your credit report; inquiries for making a preapproved credit offer; inquiries for employment purposes; inquiries for account monitoring purposes
24. Monthly service fee; per check or transaction fee; check printing fee; bounced/returned check fee; stop payment fee; overdraft fee; balance inquiry fee; ATM use fee; account balancing/reconciliation assistance fee
25. Insurance that protects employees who are unable to work; it pays a percentage of a worker's salary when the employee can't work
26. Prices will go up
28. Standard & Poor's 500 Index; S&P 500 Index