

# Test Your Personal Financial Knowledge

Author: Jana Samkova

Copyright (c) 2016

# Create, Share, and Discover Online Quizzes.

QuizOver.com is an intuitive and powerful online quiz creator. [learn more](#)

Join QuizOver.com



## How to Analyze Stocks

By Yasser Ibrahim

1 month ago  
12 Responses

© iStock: Thomson Moter



## Pre Employment English

By Katharina jennifer N

5 months ago  
19 Responses

© iStock: Albin



## Lean Startup Quiz

By Yasser Ibrahim

2 months ago  
16 Responses

© iStock: Gekwaw Choo

Powered by QuizOver.com

The Leading Online Quiz & Exam Creator

Create, Share and Discover Quizzes & Exams

<http://www.quizover.com>

## Disclaimer

All services and content of QuizOver.com are provided under QuizOver.com terms of use on an "as is" basis, without warranty of any kind, either expressed or implied, including, without limitation, warranties that the provided services and content are free of defects, merchantable, fit for a particular purpose or non-infringing.

The entire risk as to the quality and performance of the provided services and content is with you.

In no event shall QuizOver.com be liable for any damages whatsoever arising out of or in connection with the use or performance of the services.

Should any provided services and content prove defective in any respect, you (not the initial developer, author or any other contributor) assume the cost of any necessary servicing, repair or correction.

This disclaimer of warranty constitutes an essential part of these "terms of use".

No use of any services and content of QuizOver.com is authorized hereunder except under this disclaimer.

The detailed and up to date "terms of use" of QuizOver.com can be found under:

<http://www.QuizOver.com/public/termsOfUse.xhtml>

# eBook Content License

Creative Commons License

Attribution-NonCommercial-NoDerivs 3.0 Unported (CC BY-NC-ND 3.0)

<http://creativecommons.org/licenses/by-nc-nd/3.0/>

You are free to:

Share: copy and redistribute the material in any medium or format

The licensor cannot revoke these freedoms as long as you follow the license terms.

Under the following terms:

**Attribution:** You must give appropriate credit, provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use.

**NonCommercial:** You may not use the material for commercial purposes.

**NoDerivatives:** If you remix, transform, or build upon the material, you may not distribute the modified material.

**No additional restrictions:** You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits.

## 4. Chapter: Test Your Personal Financial Knowledge

### 1. Test Your Personal Financial Knowledge Questions

#### 4.1.1. In terms of your personal financial plan, what should be your prima...

Author: Jana Samkova

In terms of your personal financial plan, what should be your primary objective?

Please choose all the answers that apply:

- Not worrying about your time horizon
- Achieving a long-term rate of return that is above the long-term inflation rate
- Your ability to monitor the day-today ups and downs in the value of your savings
- Choosing conservative investments at all times

Check the answer of this question online at QuizOver.com:

Question: [In terms of your personal financial plan Jana Samkova Test Knowledge](#)

Flashcards:

<http://www.quizover.com/flashcards/question-in-terms-of-your-personal-financial-plan-jana-samkova-test-kn?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-in-terms-of-your-personal-financial-plan-jana-samkova-test-kn?pdf=1605>

#### 4.1.2. What type of savings account generally pays the highest interest ov...

Author: Jana Samkova

What type of savings account generally pays the highest interest over a 2-year period?

Please choose all the answers that apply:

- Saving accounts
- Money market accounts
- 24-month Share certificates/Certificates of deposit
- Checking account

Check the answer of this question online at QuizOver.com:

Question: [What type of savings account generally pays Jana Samkova Test Your](#)

Flashcards:

<http://www.quizover.com/flashcards/question-what-type-of-savings-account-generally-pays-jana-samkova-test?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-what-type-of-savings-account-generally-pays-jana-samkova-test?pdf=1605>

### 4.1.3. What is compound interest?

Author: Jana Samkova

What is compound interest?

Please choose all the answers that apply:

- A way to earn interest on the cash in your account and on any interest you have previously earned
- A strategy to maximize your stock pick when you buy high-tech stocks.
- The Annual Percentage Yield, APY, the total amount of interest you receive, on your credit card which is two times as high
- Money you've added to your mutual funds

Check the answer of this question online at QuizOver.com:

Question: [What is compound interest Jana Samkova Test Your Personal Financial](#)

Flashcards:

<http://www.quizover.com/flashcards/question-what-is-compound-interest-jana-samkova-test-your-personal-fin?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-what-is-compound-interest-jana-samkova-test-your-personal-fin?pdf=1605>



#### 4.1.4. The recognized spouse and eligible dependent children of a staff me...

Author: Jana Samkova

The recognized spouse and eligible dependent children of a staff member who dies in service while participating in a United Nations contributory health insurance plan have the option to apply for participation in the United Nations After Service Health Insurance (ASHI)

Please choose all the answers that apply:

- if they are participating in the same health insurance plan at the time of death of the staff member
- if they are eligible for a periodic benefit awarded under the Regulations of UNJSPF and/or appendix D to the Staff Rules
- once either of the above statements is met
- once both of the above statements are met

Check the answer of this question online at QuizOver.com:

Question: [The recognized spouse and eligible dependent Jana Samkova Test](#)

Flashcards:

<http://www.quizover.com/flashcards/question-the-recognized-spouse-and-eligible-dependent-jana-samkova-tes?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-the-recognized-spouse-and-eligible-dependent-jana-samkova-tes?pdf=1605>

#### 4.1.5. Your emergency fund should be equal to how many months of living ex...

Author: Jana Samkova

Your emergency fund should be equal to how many months of living expenses to see you through any temporary setback, such as major illness/significant medical cost not covered by insurance, unexpected house repair, or if you experience a sudden loss of income?

Please choose all the answers that apply:

- 1-3 months
- 3-6 months
- 6-24 months
- 24-48 months

Check the answer of this question online at QuizOver.com:

Question: [Your emergency fund should be equal to how Jana Samkova Test](#)

Flashcards:

<http://www.quizover.com/flashcards/question-your-emergency-fund-should-be-equal-to-how-jana-samkova-test?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-your-emergency-fund-should-be-equal-to-how-jana-samkova-test?pdf=1605>

#### 4.1.6. What is the purpose of having a basic estate plan?

Author: Jana Samkova

What is the purpose of having a basic estate plan?

Please choose all the answers that apply:

- To invest
- To guarantee eligibility for a mortgage/ability to purchase a home
- To ensure your loved ones will be taken care of, if you unexpectedly died or became incapacitated
- To obtain land at a good price

Check the answer of this question online at QuizOver.com:

Question: [What is the purpose of having a basic estate Jana Samkova Test](#)

Flashcards:

<http://www.quizover.com/flashcards/question-what-is-the-purpose-of-having-a-basic-estate-jana-samkova-tes?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-what-is-the-purpose-of-having-a-basic-estate-jana-samkova-tes?pdf=1605>

#### 4.1.7. When is it a good idea to change your will?

Author: Jana Samkova

When is it a good idea to change your will?

Please choose all the answers that apply:

- You inherit or otherwise acquire a lot of money
- You have a new child through adoption or birth
- A person named in the will develops financial problems or severe medical problems
- You become separated or get divorced or remarried
- all of the above

Check the answer of this question online at QuizOver.com:

Question: [When is it a good idea to change your will Jana Samkova Test](#)

Flashcards:

<http://www.quizover.com/flashcards/question-when-is-it-a-good-idea-to-change-your-will-jana-samkova-test?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-when-is-it-a-good-idea-to-change-your-will-jana-samkova-test?pdf=1605>

#### 4.1.8. What has had the highest rate of return over the last 5 years?

Author: Jana Samkova

What has had the highest rate of return over the last 5 years?

Please choose all the answers that apply:

- Bonds
- Cash
- Stocks
- Commodities, including gold
- None of the above

Check the answer of this question online at [QuizOver.com](http://www.quizover.com):

Question: [What has had the highest rate of return over Jana Samkova Test](#)

Flashcards:

<http://www.quizover.com/flashcards/question-what-has-had-the-highest-rate-of-return-over-jana-samkova-tes?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-what-has-had-the-highest-rate-of-return-over-jana-samkova-tes?pdf=1605>

#### 4.1.9. Name the two strategies that will help you reduce risk in your inve...

Author: Jana Samkova

Name the two strategies that will help you reduce risk in your investment portfolio

Please choose all the answers that apply:

- Timing the market and paying yourself first
- Following the performance of your investments and applying a wait and see approach
- Getting into more investments and short-selling stocks
- Diversification and dollar-cost averaging

Check the answer of this question online at QuizOver.com:

Question: [Name the two strategies that will help you Jana Samkova Test Your](#)

Flashcards:

<http://www.quizover.com/flashcards/question-name-the-two-strategies-that-will-help-you-jana-samkova-test?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-name-the-two-strategies-that-will-help-you-jana-samkova-test?pdf=1605>

#### 4.1.10. If you have an investment portfolio, how often should you review it...

Author: Jana Samkova

If you have an investment portfolio, how often should you review it with your financial advisor?

Please choose all the answers that apply:

- I don't need to review it. My portfolio balances automatically.
- Every other year
- Every quarter
- My financial advisor will do this and update me.

Check the answer of this question online at QuizOver.com:

Question: [If you have an investment portfolio how Jana Samkova Test Your Quest](#)

Flashcards:

<http://www.quizover.com/flashcards/question-if-you-have-an-investment-portfolio-how-jana-samkova-test-you?pdf=1605>

Interactive Question:

<http://www.quizover.com/question/question-if-you-have-an-investment-portfolio-how-jana-samkova-test-you?pdf=1605>