



## Saving and Investing Unit Multiple Choice Test Bank

	Total Points Earned
22	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

**Directions:** Circle the correct answer for each question. (1 point each)

### Choose to Save

1. Kylee's Personal Finance class When has been discussing the importance of understanding liquidity and she is trying to explain the term to another student. Which statement is most correct description of liquidity?
  - a. how quickly and easily an asset can be converted into cash
  - b. the amount of savings available
  - c. a measurement of how much a person or household owns once all debts have been paid
  - d. the amount of money needed to pay for the necessities and comforts currently enjoyed
2. When taking advantage of the time value of money, which of the following is most likely to result in the largest return?
  - a. Invest a large principal amount of money and then make no additional investments.
  - b. Invest as long as possible and at the highest interest rate possible.
  - c. Invest a small amount of money for a short period of time at the highest interest rate possible.
  - d. Invest at a high interest rate because interest is the only factor that affects return.
3. Compound interest is best defined as:
  - a. Interest earned on the principal investment
  - b. Any form of interest earned from saving or investing
  - c. Earning interest on interest
  - d. The effect interest has on the total return on investment
4. Dylan is preparing a presentation about saving and the presentation rubric says that he must include an explanation of compounding interest. Which of the following statements would be the best one to include in his presentation to show that he understands compounding interest?
  - a. Interest earned on the principal investment
  - b. any form of interest earned from saving or investing
  - c. earning interest on interest
  - d. the effect interest has on the total return on investment

# Spending Unit Multiple Choice Test Bank

**Richard Startz, Rudiger  
Dornbusch, Stanley Fischer**

## **Spending Unit Multiple Choice Test Bank:**

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**Im W/Test Bank Bus English** Guffey,2001-05 [National Survey of Liquid Asset Holdings, Spending and Saving](#) ,1950

*Instructor's Manual with Test Bank to Accompany*

*Promotion Management* Allen E. Smith,1984 [IGCSE and O Level Economics Workbook](#) Grant, [Oswaal CBSE](#)

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