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# **WISE FINANCIAL LITERACY PRACTICE TEST 100% SOLVED UPDATE 2023 QUESTIONS AND ANSWERS**

If a person makes a deposit of \$10,000 or more into a bank account, the bank must notify the - **ANS A: US Treasury Department.** In order to track large deposits, the federal government requires that deposits of \$10,000 or more be reported to the Treasury Department.

Banks use savings account deposits to: - **ANS C: Give loans to consumers and businesses.** The basic functions of banks and credit unions are to be an intermediary between savers and borrowers.

Which financial product may pay a dividend? - **ANS D: Common stock.** All of these types of accounts and financial products except for common stock earn interest.

Margaret wants to store a valuable coin collection and important papers. Generally, consumers should: - **ANS B: Rent a safe deposit box for their valuables.** Bank customers can rent safe deposit boxes from the bank.

What action should a person take who must make a tuition payment at the end of August each year? - **ANS A: Decide how much money will be needed and then place 1/12th of that amount in a separate account each month.** The best way to save in order to make a yearly purchase, in this case a tuition payment,

A bank Certificate of Deposit is a - **ANS B: Savings instrument that requires a deposit for a period of time during which there is a penalty for withdrawals.** A certificate of deposit (CD) is a savings instrument that requires a deposit for a period of time (term) during which the saver cannot withdraw money from the plan without a penalty.

The phrase used for putting money into a savings account is - **ANS C: Making a deposit.** Putting money into an account is "making a deposit" and taking money out is "making a withdrawal."

Which financial product has the most predictable income? - **ANS C: Certificate of deposit.** Most certificates of deposit (CDs) are issued with an interest rate that is fixed at a specified rate for the entire term of the deposit.

Which financial product typically pays the highest rate of interest? - **ANS C: Certificate of deposit.** All of these types of accounts and financial products earn interest except for common stock.

# Wise Financial Literacy Test

**Lei Shi**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name 'Lei Shi'.

## **Wise Financial Literacy Test:**

Financial Literacy and Education United States. Congress. House. Committee on Financial Services, 2008 *PISA 2018 Results (Volume IV) Are Students Smart about Money?* OECD, 2020-05-07 The OECD Programme for International Student Assessment PISA examines what students know in reading mathematics and science and what they can do with what they know This is one of six volumes that present the results of the PISA 2018 survey the seventh round of the triennial assessment Volume IV Are Students Smart about Money examines 15 year old students understanding about money matters in the 20 countries and economies that participated in this optional assessment Urbanizing the Regional Sector to Strengthen Economy and Business to Recover from Recession Aulia Herdiani, Agus Hermawan, Setya Ayu Rahmawati, Mohd. Rizal Palil, Reza Havies, 2022-12-07 This pandemic does not only affect health aspects but also economic aspects The world today faces a recession resulting from the covid 19 pandemic Indonesia's economy continues to lead to a recovery although not very significant The current government continues to make various recovery efforts One of the flagship programs includes encouraging and strengthening support for social protection and increasing the purchasing power of households as well as various business sectors including small and medium sized micro enterprises MSMEs This condition urges the world to create new breakthroughs to rise from this adversity Academicians and practitioners need to work together to find the necessary solutions and developments Surely it will contribute to solve the problems in society by interdisciplinary cooperation This collaboration will create innovations in science and technology especially business and economic field This book includes in depth discussions between academicians and practitioners especially on how to strengthen the regional sectors to be the strong pillars of the country's economy Interestingly various methods are used to observe the problems to explore the solutions and to develop the innovation This book will be of interest to students scholars and practitioners of social empowerment governance and other related stakeholders The Open Access version of this book available at <http://www.taylorfrancis.com> has been made available under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license Funded by State University of Malang **Congressional Record** United States. Congress, 2009 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 BizVoice, 2005 **The Commercial & Financial Chronicle ...**, 1912 **The Commercial and Financial Chronicle**, 1912 **Bank Finance and Rural Development** S. Krishnama Raju, 1992 Impact of credit given by commercial banks to the weaker sections of the society study conducted in Chittoor District Andhra Pradesh India during 1980 1982 and 1984 1985 BNA Pension & Benefits Reporter, 2006-07 *Financier*, 1917 **Parliamentary Debates** India. Parliament. Rajya Sabha, 2016-03 *Farmstead, Stock and Home*

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