31 Multiple Choice Questions

1)	Rot	h Ind	Individual Retirement Account (IRA) can be withdrawn at retirement		
	a)	0	capital gains		
	b)	0	common stock		
	c)	0	penalty		
	d)	0	tax and penalty free		
2)	Are	exen	npt from state and local taxes		
	a)	0	Municipal Bonds		
	b)	0	dividends		
	c)	0	Speculative Stocks		
	d)	0	Series EE Savings Bonds		
3)	Traditional IRA can be withdrawn at retirement but you must pay a				
	a)	0	Profit		
	b)	0	penalty		
	c)	0	Index		
	d)	0	Bonds		
4)	Pop	oular	Stock Index used to see how the stock market is doing as a whole.		
	a)	0	dividends		
	b)	0	Dow Jones		
	c)	0	Lower		
	d)	\circ	Bonds		

5)	Tota	al Rev	renue- Total Expenses		
	a)	0	Lower		
	b)	0	Bonds		
	c)	0	penalty		
	d)	0	Profit		
6)	voti	voting rights			
	a)	0	Income Stocks		
	b)	0	Bonds		
	c)	0	Dow Jones		
	d)	0	common stock		
7)		nmar believes that interest rates are going to fall in the near future and remain low onsiderable period of time. She should invest in:			
	a)	0	A long-term, fixed rate certificate of deposit		
	b)	0	interest rates,inflation,		
	c)	0	tax and penalty free		
	d)	0	Series EE Savings Bonds		
8)	high	ı risk	relative to any potential positive returns. "long Shot"		
	a)	0	Blue chip Stocks		
	b)	0	Speculative Stocks		
	c)	0	Income Stocks		
	d)	0	common stock		

9)	guaranteed payment of dividends but holders no voting rights		
	a)	0	preferred stock
	b)	0	Blue chip Stocks
	c)	С	common stock
	d)	С	Income Stocks
10)	stoc	ks wi	th dividends
	a)	0	common stock
	b)	С	Dow Jones
	c)	0	Income Stocks
	d)	0	Blue chip Stocks
11)	Pop	opular Stock Index used to see how the stock market is doing as a whole.	
	a)	0	The Standard & Poor's 500
	b)	0	tax and penalty free
	c)	С	treasury bill (T-bill)
	d)	0	Income Stocks
12) issued by the U.S. government and are sold for 50% of their fac		the U.S. government and are sold for 50% of their face value	
	a)	0	Municipal Bonds
	b)	0	Speculative Stocks
	c)	0	Series EE Savings Bonds
	d)	0	Income Stocks

13)	earı	nings	gs of a corporation gives to its shareholders		
	a) Dow Jones		Dow Jones		
	b)	0	Index		
	c)	0	dividends		
	d)	0	Bonds		
14)	14) money that is made (a profit) by selling an asset like a home or stocks				
	a)	С	penalty		
	b)	0	Municipal Bonds		
	c)	0	capital gains		
	d)	0	Margin		
15)	15) It holds primary responsibility for enforcing the federal securities laws and regulating market		orimary responsibility for enforcing the federal securities laws and regulating the stock		
	a)	0	Speculative Stocks		
	b)	0	Securities and Exchange Commission		
	c)	0	tax and penalty free		
	d)	0	Series EE Savings Bonds		
16)		agent estor	that charges a fee or commission for executing buy and sell orders submitted by an		
	a)	0	Dow Jones		
	b)	0	Lower		
	c)	0	Bull Market		
	d)	0	Stock Broker		

17)	Total sales before any expenses are subtracted		
	a)	0	Index
	b)	0	Lower
	c)	0	Bonds
	d)	0	Revenue
18)	well	l-esta	ablished and financially sound company
	a)	0	preferred stock
	b)	0	Blue chip Stocks
	c)	0	common stock
	d)	0	Income Stocks
19)	wha	it affe	ects the prices of bonds and stocks
	a)	0	Income Stocks
	b)	0	Series EE Savings Bonds
	c)	0	interest rates,inflation,
	d)	C	preferred stock
20))) a certificate of debt that earns interest.		
	a)	0	Lower
	b)	0	Bonds
	c)	0	Index
	d)	0	Profit

21)	mea	measure of change in the a securities"stocks" market		
a) [©] Bonds		Bonds		
	b) C Index c) C Lower		Index	
			Lower	
	d)	0	SEC	
22)		of th	ne benefits of holding an investment for over a year rather than selling it in less than a year ne	
	a)	0	capital gains	
	b)	0	A long-term, fixed rate certificate of deposit	
	c)	0	tax and penalty free	
	d)	0	capital gains on the investment will be taxed at a lower rate.	
23)	3) Stocks prices are raising			
	a)	0	Margin	
	b)	0	Bull Market	
	c)	0	Stock Broker	
	d)	0	Lower	
24)			which the employer's contribution to employees' retirement savings funds is "often match a portion of every dollar you invest" Also called 401k	
	a)	C	Series EE Savings Bonds	
	b)	0	Income Stocks	
	c)	С	defined-contribution pension plan	
	d)	C	Speculative Stocks	

25)	Are Issued by a state		
	a)	capital gains	
	b)	0	Municipal Bonds
	c)	С	Bonds
	d)	C	dividends
26)	Cap	ital ga	ains tax will be, If you hold it longer than a Year
	a)	0	SEC
	b)	С	Bonds
	c)	0	Lower
	d)	0	Index
27)	Securities and Exchange Commission		
	a)	О	Index
	b)	0	Lower
	c)	0	SEC
	d)	0	Bonds
28)	3) Measures changes in stock market as a whole		changes in stock market as a whole
	a)	О	SEC
	b)	0	Index
	c)	0	Bonds
	d)	0	Lower

29) The	9) The brokerage firm is lending you money to buy stocks when you are buying on		
a)	0	SEC	
b)	0	Margin	
c)	0	Bonds	
d)	0	Profit	
30) hov	w qui	ckly something"Asset" can be turned into CASH.	
a)	O	penalty	
b)	C	Index	
c)	0	liquidity	
d)	0	Profit	
31) a secure, low risk investment ,backed by US government			
a)	0	treasury bill (T-bill)	
b)	0	Municipal Bonds	
c)	0	Speculative Stocks	
d)	0	preferred stock	