

	Investment A	Investment B	Investment C	Investment D
Stocks	10%	8%	10%	10%
Bonds	10%	10%	10%	10%
Cash	10%	1%	10%	1%

1. Which of the investments in Table 1 has the portfolio that is expected to be the greatest amount of debt?

- A
- B
- C
- D

2. Refer again to Table 1. If Investor D's stocks have an average return of 8.0% during the year, and Investor D's bonds have an average return of 10.0%, what is the average annual return for Investor D's portfolio?

- A
- B
- C
- D

3. What is planning for start a small business, which should consider first?

- A
- B
- C
- D

4. Frank is 32 years old and married with 2 children, his net \$40,000 in his retirement account, which is earning an average of 8% and is divided in two parts, one part is in stocks and the other part is in bonds. He is considering to pay for his mortgage and use the other part of the account to pay for his children's education. He has a mortgage rate of 6.5%. If Frank wants to increase the amount of money contributing, what would the best way for him to get it? (Assume Frank is 32 years old)

- A
- B
- C
- D

5. If a country is a net exporter, this means that:

- A
- B
- C
- D

6. If a government implements an import tariff on consumer electronics, what is it most likely trying to accomplish?

- A
- B
- C
- D

7. If a potential business owner projects that she will need to invest \$200,000 in equipment to start a dry cleaning business, and that business monthly expenses on rent, insurance, labor costs, and other necessities is \$2,000, then making monthly sales of \$4,000, how long would it take her to earn back her initial investment if the average monthly gross revenue is \$4,000?

- A
- B
- C
- D

Table 2

	Option price of the car	Down payment	Monthly payment	Term of loan
Option A	\$8,000	\$0	\$200	18 months
Option B	\$8,000	\$2,000	\$150	36 months
Option C	\$12,000	\$0	\$200	36 months
Option D	\$12,000	\$2,000	\$200	18 months

8. Refer to Table 2 above. If Family wants to buy a new car, and is trying to decide between four different car and car loan options, which of the four would require them to pay the least amount of money overall, including the down payment and the monthly payments?

- A
- B
- C
- D

9. Which of the four options listed in Table 2 would require the family to pay the least amount of interest, total?

- A
- B
- C
- D

10. Which of the options listed in Table 2 would require the family to pay the highest interest cost?

- A
- B
- C
- D

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