

The MONEY Test
A Working Man's Guide
On How to Keep From Going Broke
By Understanding the World of Finance

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Please circle the correct answer to the questions below.

The pub where Jim and Janice ate wouldn't take Jim's check because:

1. They only took credit cards
2. They only took credit cards and all Jim's cards were over the limit
3. Jim had given them a bad check for his tab

What happened to Jim in the End?

1. He finally got out of debt
2. He became financially prosperous
3. He was killed in an accident

Money originated with the act of :

1. Counting stones (Mathematics)
2. Walking to different places (mobilization)
3. Trading different items (Barter)

The Agency in this country that regulates the money supply is the:

1. United States National Bank
2. The Federal Reserve
3. The National Savings and Loan Association

The FDIC is just a tax-payer funded:

1. Insurance program for depositors
2. Insurance program for banks
3. Insurance program for Savings and Loan associations

Your Psychic wound will be used to:

1. Determine your interest rate
2. Sell you a product
3. Determine your competency for a certain job

The two broad areas of Investments are:

1. In-house and out-sourced
2. Public and Private
3. Secured and At-Risk

As a general rule, as the potential for a gain on an investment increases the _____ also increases.

1. Cost
2. Tax
3. Risk

Probably the most important, but least understood of all financial concepts is:

1. IRS tax
2. Insurance
3. New Worth

The two broad categories of insurance are:

1. Life and Health
2. Property and Casualty
3. Owned and Rented

The two broad categories of Debt are

1. High Interest and Low Interest
2. Secured and Unsecured
3. Compounded and Amortized

Can you legally give yourself a raise by paying fewer taxes?

1. Yes
2. No
3. Only if your CPA handles it