

Question	Answer
To spread around	Diversification
Average one of these has 90-200 companies in it	Mutual Fund
You should _____ your 401k when you leave a company	Roll Over
Percentage by which your money grows	Rate of Return
The tax treatment on virtually any type of investment	IRA
Investors pooling their money	Mutual Funds
A piece of ownership in a company	Share
Whatever can go wrong will go wrong	Murphys Law
Which of the following funds would be most risky? International, Growth, Aggressive Groth, Large Cap	Aggressive growth. These companies are a little younger and are growing
The availability of your money	Liquidity
An after tax investment that grows tax-free	Roth IRA
How long will it take your money to double at 6% interest rate?	12 years
Typical retirement plan found in most companies	401(K)
Profits that a company distributes	Dividends
Use this approach instead of borrowing to purchase things	Sinking Fund
Save for college using a	Educational Savings Account (ESA)
What really makes your money grow over time	Compound Interest
The government allows you to invest money before tax is taken out	Pre-tax
The correct order of priorities for your money	Give, Save, Pay Bills
The primary difference between a Roth IRA and a traditional IRA	Roth grows tax free
With investments, as the risk goes up, so should the hopeful return	Risk Return Ratio
Helps you build discipline in saving	Pre-Authorized Checking
Which of the following is not a key to saving money? Making savings a habit and a priority, discipline, how much you ea	How much you earn
Type of account you should place your emergency fund	Money Market
Oil and gold are examples of these	Commodities
When seeking a financial counselor choose:	a financial counselor with the heart of a teacher who explains everything
The saving habits of Ben and Arthur best illustrate:	rate of return matters & the length of time money is invested matters
If you have invested money in a Roth IRA	you have already paid taxes on it, so your investment will grow tax free
Risks of investing	you could lose all your money, inflation, your money is not liquid
If you own 20 shares of stock that you purchased for \$10 a share, and the price increases to \$30 per share, your profit is:	\$400
The baby steps are	A systematic process for getting out of a financial mess, a series of sequential steps that help you plan, save and manage money.
Bad Investments	A series of steps that will work in good and bad times.
Emergency fund	Gold, commodities, viaticals
If your company does not match a 401(k) you should:	1,000 or 500 if you make less than 20,000
	Max out Roth IRA, then invest the rest of the 15% into your 401(k)