


# Response Reports


Session: MS Round 3


Class: April 7 Empower Yourself Competition


Class Points Avg: 29.58 out of 100.00 (29.58%)

(Includes only students who took assessment)

1 East Greenwich ONLY: An example of a company's debt would be a:		
 A	75%	Corporate bond
B	25%	Share of stock
C	0%	Municipal bond
D	0%	Mutual fund account

2 Brockton ONLY: Stocks are:		
A	0%	Tax deferred investments
B	0%	Available for purchase by U.S. citizens only
 C	100%	Shares of ownership in a corporation
D	0%	Certificates of indebtedness

3 East Greenwich ONLY: As a stockholder or bondholder, the value of your investment:		
A	0%	Will always increase.
B	0%	Will always decrease.
 C	100%	Could either increase or decrease.
D	0%	None of the above.

4 Brockton ONLY: Which animal is associated with a stock market in which prices fall for an extended period of time?		
A	0%	Bull
B	0%	Beaver
 C	100%	Bear
D	0%	None of the above


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5 East Greenwich ONLY: When you invest, generally the higher the expected return, the higher the _____ involved.		
A	0%	Fees
B	0%	Regulation
C	0%	Insurance
 D	100%	Risk

6 Brockton ONLY: What do the initials I.R.A. stand for?		
 A	100%	Individual Retirement Account
B	0%	Investment Recovery Act
C	0%	Interest Rate Annualization
D	0%	Income Return Assessment

7 East Greenwich ONLY: Which of these investments is best for people with a very low tolerance for risk?		
A	5%	Real estate
 B	95%	Bank Certificate of Deposit
C	0%	Stocks and bonds
D	0%	Precious metals

8 Brockton ONLY: Which one of these carries the highest "inflation risk"?		
 A	11%	Savings account
B	26%	Mutual fund
C	47%	Stocks
D	16%	Real estate

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9		<b>East Greenwich ONLY:</b> Your home's market value is \$300,000. You have a \$100,000 mortgage and a \$50,000 balance on your home equity loan. How much equity do you own in your home?	
	A	\$50,000	
	B	\$150,000	
	C	\$350,000	
	D	\$450,000	
Correct Answer is: AB			
	75%	B	
	25%	A	

10		<b>Brockton ONLY:</b> Which answer does NOT belong in the group?	
	A	0%	Roth IRA
	B	75%	Qualified Plan (Keogh Plan)
	C	25%	Coverdell Educational Savings Account
	D	0%	401(k) Plan

11		<b>East Greenwich ONLY:</b> Which answer does NOT belong in the group?	
	A		Mortgage
	B		529 Plan
	C		Home equity loan
	D		Foreclosure
Correct Answer is: BC			
	100%	B	

12		<b>Brockton ONLY:</b> You open a 2-year bank CD earning 5% APR. Year 1 inflation is 0%, but year 2 inflation is 5%. How did your CD earnings do compared to inflation?	
	A	0%	Interest you earned beat inflation.
	B	35%	Inflation beat the interest you earned.
	C	60%	Interest you earned and inflation came out even.
	D	5%	None of the above.