

UNIT 10: PERSONAL FINANCE INVESTMENT & SAVINGS

LAST TIME COVERED ELECTURE NOTES ON ANSWER THE FOLLOWING QUESTIONS (10 per each)

1. What is one of the most helpful tips when investing in the market? (answer below)
Remember to don't buy low and sell high.
2. How do bonds reduce their risk when going out loans to investment? (short answer below)
Higher the rate, higher the interest over (rate premium)-charged to borrower.
3. What does the FDIC do? (answer below)
Deposit money in bank accounts or bank institutions in banking system.
4. What does the Securities and Exchange Commission (SEC) do? (answer below)
Regulates the selling of investments.
5. The main difference between a 529 Savings Plan and a 5 Savings Plan is ... (fill in the answer)
529 funds can be primarily withdrawn penalty free if used for educational expenses, 5 funds do not have this feature.
6. How do Mutual Funds offer less risk than individual stocks? (short answer below)
Mutual funds diversify the risk associated with one stock share & instead hold a collection of diversified shares of numerous stocks.
7. Using the below table of different types of investments, fill in the Risk Level and Level of State of Missouri (fill the blank spaces in the table to fill in your answer. There is a chart in the notes that can help with this table.)

INVESTMENT TYPE	RISK LEVEL (High, Medium, Low)	RATE OF RETURN LEVEL (High, Medium, Low)
STOCKS	H	H
CORPORATE BONDS	L	L
MUTUAL FUNDS	M	M
U.S. SAVINGS BONDS	L	L
REAL ESTATE PROPERTY	H	M
SAVINGS ACCOUNT	L	L

8. The difference between a 401K and an Individual Retirement Account (IRA) is ... (fill in the answer)
401K is established by your employer and an IRA is setup by the individual.
9. What is the difference between a Roth IRA (or Roth-401K) and a Traditional IRA (or Traditional-401K)? (short answer below)
The earnings in a Roth IRA can be withdrawn tax free once you're over 59½ as the deposited money in the Roth Traditional IRAs will have their earnings taxed once it is funded with pre-tax dollars.

Personal Finance Activity Sheet Answers Chapter 8

Barbara Flowers



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Table of Contents Personal Finance Activity Sheet Answers Chapter 8

1. Understanding the eBook Personal Finance Activity Sheet Answers Chapter 8
 - The Rise of Digital Reading Personal Finance Activity Sheet Answers Chapter 8
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Activity Sheet Answers Chapter 8
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Activity Sheet Answers Chapter 8
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Activity Sheet Answers Chapter 8
 - Personalized Recommendations

- Personal Finance Activity Sheet Answers Chapter 8 User Reviews and Ratings
- Personal Finance Activity Sheet Answers Chapter 8 and Bestseller Lists
- 5. Accessing Personal Finance Activity Sheet Answers Chapter 8 Free and Paid eBooks
 - Personal Finance Activity Sheet Answers Chapter 8 Public Domain eBooks
 - Personal Finance Activity Sheet Answers Chapter 8 eBook Subscription Services
 - Personal Finance Activity Sheet Answers Chapter 8 Budget-Friendly Options
- 6. Navigating Personal Finance Activity Sheet Answers Chapter 8 eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Activity Sheet Answers Chapter 8 Compatibility with Devices
 - Personal Finance Activity Sheet Answers Chapter 8 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Activity Sheet Answers Chapter 8
 - Highlighting and Note-Taking Personal Finance Activity Sheet Answers Chapter 8
 - Interactive Elements Personal Finance Activity Sheet Answers Chapter 8
- 8. Staying Engaged with Personal Finance Activity Sheet Answers Chapter 8
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Activity Sheet Answers Chapter 8
- 9. Balancing eBooks and Physical Books Personal Finance Activity Sheet Answers Chapter 8
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Activity Sheet Answers Chapter 8
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Activity Sheet Answers Chapter 8
 - Setting Reading Goals Personal Finance Activity Sheet Answers Chapter 8
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Activity Sheet Answers Chapter 8
 - Fact-Checking eBook Content of Personal Finance Activity Sheet Answers Chapter 8

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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