

UNIT 10: PERSONAL FINANCE INVESTMENT & SAVINGS

LAST TIME COVERED ELECTIONS AND THE DEPARTMENT THAT REGULATES CREDITORS (FRYAN UNIT)

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 getting out loans to consumers? (short answer below)
Higher the rate, higher the interest over (the principle)-charged to borrower.
3. What does the FDIC do? (answer below)
Doesn't ensure to bank accounts or bank's resolution to banking system.
4. What does the Securities and Exchange Commission (SEC) do? (answer below)
Regulates the selling of securities.
5. The main difference between a 529 Savings Bond and a 529 Savings Bond is ... (fill in the answer)
529 bonds can be primarily withdrawn penalty free if used for educational expenses, 529 bonds do not have this feature.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 since a mutual fund is comprised of thousands of 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. (Use the blank space 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The earnings in a Roth IRA can be withdrawn tax free since you have already paid on the deposited money in the Roth. Traditional IRAs will have their earnings taxed since it is funded with pre-tax dollars.

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