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QUESTION 1

About half of the credit cards are rebate cards, and new cards are introduced every day. In one credit card incentive program, a number of credit cards allow cardholder to earn annual rebates of up to 5% for new car purchases or leases and gas and auto maintenance purchases up to specified limits.

- A. Automobile rebate program
- B. Frequent flyer program
- C. Other merchandise program
- D. Balance transfer program

Correct Answer: A

QUESTION 2

Gross domestic product is:

- A. The total of all goods and services produced in a country used to monitor economic growth
- B. The half of all goods and services produced in a country used to monitor economic growth
- C. The division of all goods and services produced in a country used to monitor economic growth
- D. None of the above

Correct Answer: A

QUESTION 3

APR is the same as the interest rate.

- A. True
- B. False
- C. It depends
- D. APR is not comparable with interest rate

Correct Answer: B

QUESTION 4

Total net worth divided by total assets; measures the degree of exposure to insolvency is:

- A. Solvency ratio



- B. Liquidity ratio
- C. Savings ratio
- D. Debt service ratio

Correct Answer: A

QUESTION 5

Close-end funds are traded on:

- A. A primary market
- B. Secondary market
- C. Tertiary market
- D. Are not traded anywhere

Correct Answer: B

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