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QUESTION 1

Balance sheet and income statements that serve as essential planning tools for developing and monitoring personal financial plans may be referred as:

- A. Personal financial statements
- B. Legal financial statements
- C. Illegal financial statements
- D. Company profile

Correct Answer: A

QUESTION 2

It is a measure of inflation based on changes in consumer goods and services:

- A. Consumer price Index
- B. Customer price Index
- C. Market rate Index
- D. Market value

Correct Answer: A

QUESTION 3

It is the mortgage that starts with unusually low payments that rise over several years to a fixed payment.

- A. Shared appreciation mortgage
- B. Balloon payment mortgage
- C. Interest-only mortgage
- D. Graduated-payment mortgage

Correct Answer: D

QUESTION 4

Which of the following is an average signifying the point in time when the present value of security is repaid?

- A. Yield to maturity



B. Duration

C. Convexity

D. Immunization

Correct Answer: B

QUESTION 5

Which of the following industry is sensitive to business cycle and price changes?

A. Growth industry

B. Cyclical industry

C. Defensive industry

D. Interest sensitive industry

Correct Answer: B

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