



# CTP<sup>Q&As</sup>

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### QUESTION 1

To monitor financial institution service quality, a company would use all of the following measures EXCEPT:

- A. report cards.
- B. an earnings allowance rate.
- C. annual senior management reviews.
- D. informal reviews on day-to-day relationship management.

Correct Answer: B

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### QUESTION 2

A retail lockbox system is characterized by which of the following?

- I. An emphasis on processing cost
- II. Detailed information on discounts taken
- III. Small-dollar amounts per invoice
- IV. Multiple invoices per payment

- A. I and II only
- B. I and III only
- C. I, II, and III only
- D. II, III, and IV only

Correct Answer: B

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### QUESTION 3

The following information about a company is at the end of its fiscal year.



Assets	
Cash	\$1,000
Marketable Securities	\$3,000
Accounts Receivable	\$10,000
Inventory	\$6,500
Current Assets	\$20,500
Fixed Assets, Net	\$24,500
Total Assets	\$45,000

Liabilities and Owner's Equity	
Accounts Payable	\$15,000
Current Liabilities	\$15,000
Long-term Debt	\$20,000
Total Liabilities	\$35,000
Shareholders' Equity	\$10,000
Total Liabilities and Equity	\$45,000

The before-tax cost of long-term debt is 10% and the cost of equity is 12%. The marginal tax rate is 35%. The company's current ratio is:

- A. 0.46.
- B. 0.59.
- C. 0.93.
- D. 1.37.

Correct Answer: D

#### QUESTION 4

In developing an operating budget, the first and MOST critical step is?

- A. Get management approval.
- B. Generate a sales budget.
- C. Establish cost allocations.
- D. Determine capital structure.

Correct Answer: B

#### QUESTION 5

Which statement is true about credit unions?



- A. They offer lending rates similar to other financial institutions.
- B. They are not-for-profit organizations.
- C. Their deposits are insured by the FDIC.
- D. They can only be chartered by state agencies.

Correct Answer: B

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