

FLVS Personal Financial Literacy Module 2 DBA 2023

- The price of a good or service
- The price of alternatives or substitutes
- Their own income
- Their personal preferences - ANSWER-Factors when making a choice to buy something:

Externalities - ANSWER-Third-party unintended consequences

Nondurable Good - ANSWER-Product with a lifespan of less than three years

Interest - ANSWER-Rate paid or charged for use of money

Debit Card - ANSWER-An electronic card issued by a bank that allows bank clients access to their account to withdraw cash or pay for goods and services

Checking Account - ANSWER-is designed to house money for easy access, either by check or by debit card. In this account, the funds deposited in the bank can be withdrawn by the account holder at will.

- Will not earn much money in interest
- May charge a fee to open or maintain an account
- Allow the account holder to withdraw cash easily
- Are easy to use with debit cards and checks

have the potential for identity theft

Savings Account - ANSWER-allows you to earn interest on your money while also providing limited access to your funds. In this type of account, the funds deposited in the bank can be withdrawn by the account holder at will.

However, many may:

Financial Literacy Module 2 Answers

G Thomas

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Resources in Education ,1989 *Top Financial and Estate Planning Issues for 2008 CPE Course* CCH Tax Law Editors,2008-03 **1120s Preparation and Planning Guide** Sidney Kess,Barbara Weltman,2008-11 CCH s 1120S Preparation and Planning Guide is the premier professional guide to preparing S corporation income tax returns plus you can use the Guide to get valuable CPE credits while preparing for the coming tax return season It is a product that includes both print text and CD audio update a guide to both tax preparation and planning and a source for both quick reference and CPE credits **Eureka Math Algebra II Study Guide** Great Minds,2016-08-15 The team of teachers and mathematicians who created Eureka Math believe that it s not enough for students to know the process for solving a problem they need to know why that process works That s why students who learn math with Eureka can solve real world problems even those they have never encountered before The Study Guides are a companion to the Eureka Math program whether you use it online or in print The guides collect the key components of the curriculum for each grade in a single volume They also unpack the standards in detail so that anyone even non Eureka users can benefit The guides are particularly helpful for teachers or trainers seeking to undertake or lead a meaningful study of the grade level content in a way that highlights the coherence between modules and topics We re here to make sure you succeed with an ever growing library of resources Take advantage of the full set of Study Guides available for each grade PK 12 or materials at eureka math org such as free implementation and pacing guides material lists parent resources and more **Journal of Financial Education** ,2009 **Miller GAAP Guide, 1994** Jan R. Williams,1994 **The National Guide to Educational Credit for Training Programs** ,1999 **Guidelines to Financial Counseling with Crisis Intervention and Consumer Economics Education** Flora L. Williams,1982 **Financial Literacy and Stock Market Participation** Maarten van Rooij,Annamaria Lusardi,Rob Alessie,2007 Individuals are increasingly put in charge of their financial security after retirement Moreover the supply of complex financial products has increased considerably over the years However we still have little or no information about whether individuals have the financial knowledge and skills to navigate this new financial environment To better understand financial literacy and its relation to financial decision making we have devised two special modules for the DNB Household Survey We have designed questions to measure numeracy and basic knowledge related to the working of inflation and interest rates as well as questions to measure more advanced financial knowledge related to financial market instruments stocks bonds and mutual funds We evaluate the importance of financial literacy by studying its relation to the stock market Are more financially knowledgeable individuals more likely to hold stocks To assess the direction of causality we make use of questions measuring financial knowledge before investing in the stock market We find that while the understanding of basic economic concepts related to inflation and interest rate compounding is far from perfect it outperforms the limited knowledge of stocks and bonds the concept of risk diversification and the working of financial markets We also find that the

measurement of financial literacy is very sensitive to the wording of survey questions This provides additional evidence for limited financial knowledge Finally we report evidence of an independent effect of financial literacy on stock market participation Those who have low financial literacy are significantly less likely to invest in stocks

The Videodisc Compendium for Education and Training ,1990 *Programmed Learning and Individually Paced Instruction* Carl H. Hendershot,1973 Healthcare Financial Management ,1998-07 Some issues accompanied by supplements

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Proceedings. College Industry Education Conference ,1994

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