

Financial Literacy Pre-Test: HIGH SCHOOL

Name _____ School _____

Date _____ Grade _____

Read the following statements and indicate whether they are True or False:

1. If you withdraw money from a CD before its maturity date, you will face a financial penalty.

True False

2. Generally, with investing, the higher the risk the higher the return.

True False

3. It is cheaper to cash a paycheck at a bank where you have an account than it is to cash it at a paycheck-cashing store.

True False

4. The typical fee for a "bounced" check is between \$5 and \$10.

True False

5. Rank the following 4 investment options in terms of their level of risk: Mutual Funds; Bonds; Precious Metals; CDs. List them from least to most risky:

1. (least risky) _____

2. _____

3. _____

4. (most risky) _____

6. Explain the difference between "net" and "gross" income.

7. In the context of credit cards, what does APR stand for?

High School Financial Literacy Quizzes Money Quiz

Liying Dong



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