1. Which of these is true about investing?
   A. Before you invest you must save
   B. When people invest, they expect larger returns and take on more risk
   C. Investing is riskier than saving
   D. All of the above

2. The rule of 72 explains which of the following?
   A. Your money will double in 72 years if you put it all in a savings account
   B. Invest $72 in the stock market and you will have at least $1,000 in 5 years
   C. Divide 72 by the rate of return to know how long before your money doubles
   D. If you make over $72,000 you are required by law to invest

3. Which of these is an example of a return on your investment?
   A. Dividends
   B. Increased share value
   C. Interest
   D. All of the above

4. Equity is the difference between?
   A. The value of an asset and what you owe on that asset
   B. What you owe towards an asset and how many hours you spend working towards the asset
   C. The return on your investment and the price of the purchase
   D. The value of the asset

5. Which of these investment items are eligible for matching funds when using your Opportunity Passport™ account?
   A. Certificates of Deposit (CDs)
   B. Stocks
   C. Bonds
   D. All of the above
6. Net worth is?
   A. The value of liabilities plus your equity
   B. The value of all assets minus your liabilities
   C. The amount of money in your pocket
   D. All of the above

7. Before you put your money into savings or investments, what should you ask yourself?
   A. What are my saving and investment SMART goals?
   B. When do I need my money?
   C. What is my risk tolerance?
   D. All of the above

8. Which of the following is not an investment risk
   A. Credit risk
   B. Interest-rate risk
   C. Legal risk
   D. Market risk

9. Which of these financial products usually has the lowest risk and the lowest rate of return?
   A. Stocks
   B. Savings account
   C. Certificate of Deposit (CDs)
   D. Mutual Funds

10. Like your asset building portfolio, you should diversify your financial assets, which means?
    A. You should divide your financial portfolio into different asset classes
    B. Buy all different types of stocks
    C. Put your money into several different savings accounts
    D. All of the above