True/False

Indicate whether the statement is true or false.

Saving, Investing, Credit, and Insurance: Chapters 10 and 3, 4, and 6 in NEFE Book.

_____ 1. Short-term needs include things such as home ownership, education of children, and retirement.

_____ 2. For use of the saver’s money, the financial institution pays the saver money called principal.

_____ 3. A regular savings account pays much more interest than a certificate of deposit.

_____ 4. If a depositor withdraws part of a certificate of deposit before its maturity date, there will be an early withdrawal penalty.

_____ 5. Simple interest is interest computed on the original principal plus accumulated interest.

_____ 6. Liquidity is a major advantage to regular savings accounts.

_____ 7. Money market accounts are subject to are usually not insured by the FDIC.

_____ 8. A universal default clause means that a credit card can raise your interest rate if you make one late payment.

_____ 9. Saving and investing should take up about 30% of your income.

_____ 10. Credit unions do not provide insurance for their depositors' savings.

_____ 11. Money compounded quarterly earns more total interest than money compounded annually.

_____ 12. Saving and investing are basically the same thing and help you reach the same type of goals.

_____ 13. Time value of money refers to the relationship among time, money, and rate of interest.

_____ 14. $1,000 today will be worth less 30 years from now.

_____ 15. If someone has a good work history and currently has a stable job, this would show that he has adequately met the capacity requirement of the 4 C’s of credit.

_____ 16. To learn about American companies and why they are successful, consult the Occupational Outlook Handbook.

_____ 17. Vocational testing is available through college placement centers.

Chapter 6

_____ 18. To determine your gross pay when you receive an hourly wage, you multiply your hourly rate by the number of regular hours worked.

_____ 19. Overtime wages are usually calculated at twice the regular hourly rate.

_____ 20. Social security tax is an example of a required deduction from your paycheck.

_____ 21. Regular wages or salary plus overtime wages equals gross pay.

_____ 22. Federal tax is an optional deduction from your paycheck.

_____ 23. Your written consent must be obtained for deductions, both required and optional, to be withheld from your paycheck.

Chapter 7
24. Taxes that are redistributed by the government directly or indirectly benefit all citizens.

25. Everyone pays the same amount in taxes.

26. The largest source of government revenue is income taxes.

27. Use of a tax preparer absolves you of any responsibility for an error on your tax return.

28. The sole function of the Internal Revenue Service is the collection of income taxes.

29. The power to levy taxes rests with the Congress of the United States.

30. Our income tax system is based on voluntary compliance.

Chapter 8

31. A warranty must always be explicit and in writing.

32. A negotiable instrument is a written promise to pay money upon demand of the holder.

33. It is your responsibility as a consumer to keep a copy of each agreement you sign in a safe place for future reference.

34. An example of a contract that must be in writing is one that cannot be performed in a year.

35. If you co-sign a loan and the other signer is unable to repay the debt, you aren’t legally responsible.

36. It is not a good idea to take photographs of your valuables because other people might see the photos.

37. When your debts are greater than your assets, you are said to be solvent, or in a favorable credit position.

38. Keeping good personal records will not help your long-range financial planning.

39. An example of a variable expense is the amount you spend on groceries, which can be changed relatively easily.

40. An organized plan whereby you match expected income with expected outflow is called a net worth statement.

Chapter 9

41. Banks usually charge fees for processing overdrafts.

42. It is a good practice to postdate checks so they can be cashed on a future date.

43. The payee is the person authorized to write checks on an account.

44. When writing the numeric amount on a check, raise the cents above the dollars and use a decimal point.

45. When filling in the written amount on a check, use the word and to separate dollar and cent amounts.

46. It is a good idea to use a pencil when writing checks so you can erase any mistakes.

47. A check is a negotiable instrument because it promises to pay a sum on a certain date.

48. To complete a deposit slip, list checks by their preprinted or handwritten
49. Checks written are added to the balance in the checkbook register.

50. If your name is written incorrectly as payee on a check, endorse the check by first writing your name correctly.

51. When mailing a deposit to your bank, it is wise to use a restrictive endorsement.

52. An interest-bearing account pays interest to the depositor when an average minimum monthly balance is maintained.

53. When you make a mistake in writing a check, you should tear the check up and throw it away.

54. A check has "bounced" when an overdraft occurs and the check has been returned.

55. The FDIC is a federal insurance corporation that insures deposits up to $100,000 per account holder.

56. Checking advertised as "free" must not have hidden charges or conditions.

57. You will pay the same premium for automobile insurance as your classmates.

58. The purpose of insurance is to protect against financial loss.

59. When you file an insurance claim for damages done to your car after an automobile accident, you decide what the costs will be to repair your car.

Multiple Choice
Identify the choice that best completes the statement or answers the question.

60. You will receive the greatest gain on your principal if interest is compounded ______.
   a. Quarterly  c. Daily
   b. Annually  d. Semiannually

61. When items are bought on credit and paid for over a long period of time, the cost to the buyer ______.
   a. is the same as paying cash  c. is more than if the items were bought with cash.
   b. is less than if the items were bought with cash  d. none of these

62. The maximum amount you can charge on a credit card is called the ______.
   a. capacity  c. credit limit
   b. collateral for the card  d. credit ratio

63. Which of the following is not a long-term need?
   a. New car  c. Child's college education
   b. Home ownership  d. Investment plans

64. What would be the value of a $1,000 investment in a Certificate of Deposit with an APY of 5.75% for 9 years using the simple interest formula (P * R * T)? ______
   a. $517.50  c. $5,175.00
   b. $51.75  d. $1,517.50

65. The time value of money can best be explained using which one of the following concepts?
   a. The risk to return relationship  c. The Rule of 72
   b. The dynamics of compounding  d. The "pay yourself first" philosophy

66. A method to make regular saving easier is ______.
   a. Savings accounts  c. Automatic payroll deduction
   b. Certificates of deposit  d. Money market accounts

67. According to the 70-20-10 rule, you would want your monthly car payment to be lower than ______ if your monthly income is $3,000 per month.
68. Who was so impressed with the concept of compounding that he called compounding "the most powerful force in the universe"?  
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<tbody>
<tr>
<td></td>
<td>a. Benjamin Franklin</td>
<td></td>
<td>c. Albert Einstein</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Mark Twain</td>
<td></td>
<td>d. Thomas Jefferson</td>
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</table>

69. According to the Rule of 72, if you wanted to double your $12,000 investment in 18 years you would need what interest rate?  
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<tr>
<td></td>
<td>a. 4%</td>
<td></td>
<td>c. 16.67%</td>
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<td></td>
<td>b. 6%</td>
<td></td>
<td>d. 25%</td>
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</table>

70. Excluding a mortgage payment, what is the maximum percentage of take-home pay that should go toward loan payments?  
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<td></td>
<td>a. 5 percent</td>
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<td>c. 15 percent</td>
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<td></td>
<td>b. 10 percent</td>
<td></td>
<td>d. 20 percent</td>
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71. Of the following, which is the best strategy to reduce excessive debt?  
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<tbody>
<tr>
<td></td>
<td>a. Make regular minimum payments on each loan and credit card until the balances are paid</td>
<td>c. Pay off loans with the highest interest rate first</td>
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<tr>
<td></td>
<td>b. Use one large loan to pay off all of the other debts</td>
<td>d. File Chapter 7 bankruptcy</td>
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</tbody>
</table>

72. Which of the following can impact your credit rating?  
<p>| | | | | |</p>
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</thead>
<tbody>
<tr>
<td></td>
<td>a. Borrowing money from a friend to buy lunch</td>
<td>c. Making a late credit card payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Paying cash for a used car</td>
<td>d. Living with your parents after college and not paying them any rent</td>
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</table>

73. The basic rule of a risk-to-return relationship is that the  
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<tbody>
<tr>
<td></td>
<td>a. Higher the risk, the lower the return rate</td>
<td>c. Higher the risk, the higher the return rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Lower the risk, the higher the return rate</td>
<td>d. The two are not related</td>
<td></td>
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</tbody>
</table>

74. Using the compound formula, $FV = P \times (1 + r)^t$ or the Future Value calculator at dinkytown.net, what would be the value of an investment of $5,000 at 7% interest in 5 years?  
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<tbody>
<tr>
<td></td>
<td>a. $6,750.00</td>
<td></td>
<td>c. $7,675.76</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. $7,012.76</td>
<td></td>
<td>d. 26,750.00</td>
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</table>

75. Which of these terms does not apply to today's technological era?  
<p>| | | | | |</p>
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<tbody>
<tr>
<td></td>
<td>a. Information age</td>
<td>c. Electronic era</td>
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<td></td>
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<td></td>
<td>b. Agricultural</td>
<td>d. Global village</td>
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</table>

76. Which of these is considered a developing nation?  
<p>| | | | | |</p>
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<tbody>
<tr>
<td></td>
<td>a. Canada</td>
<td>c. Brazil</td>
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<td></td>
<td>b. France</td>
<td>d. Germany</td>
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</table>

77. Which of these provides in-depth job descriptions and information about job opportunities nationwide?  
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</table>

78. Which of these is not considered a job benefit?  
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</thead>
<tbody>
<tr>
<td></td>
<td>a. Sick pay</td>
<td>c. Health insurance</td>
<td></td>
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<tr>
<td></td>
<td>b. Vacation time</td>
<td>d. Salary</td>
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</tbody>
</table>

79. Training employees to be efficient in more than one skill is called ____.  
<p>| | | | | |</p>
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</thead>
<tbody>
<tr>
<td></td>
<td>a. Flextime</td>
<td>c. Job rotation</td>
<td></td>
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<tr>
<td></td>
<td>b. Job sharing</td>
<td>d. Overtime</td>
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</tbody>
</table>

80. The right of a person hired first to be fired last is called ____.  
<p>| | | | | |</p>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. A fringe benefit</td>
<td>c. Seniority</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Sick leave</td>
<td>d. A work incentive</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

81. When employers and union officials cannot agree on the terms of a new labor
contract, the result is often ____.

82. Which of the following workplace trends allows flexibility for employees in work hours?
   a. Job rotation  
   b. Job sharing  

83. Which of the following is not a required employee deduction?
   a. Overtime pay  
   b. State taxes  

84. The income tax is an example of which type of tax?
   a. Progressive  
   b. Proportional  

85. The sales tax is an example of which type of tax?
   a. Progressive  
   b. Proportional  

86. The property tax is an example of which type of tax?
   a. Progressive  
   b. Proportional  

87. As taxable income increases, income tax rates ____.
   a. Increase  
   b. Decrease  

88. What is the income upon which your tax is computed by using a tax table?
   a. Adjusted gross income  
   b. Taxable income  

89. You must file your federal income tax return no later than ____.
   a. December 31  
   b. January 1  

90. Which of the following is not an income tax filing status?
   a. Single person  
   b. Married person filing joint return  

91. An examination of tax returns by the IRS is called ____.
   a. Tax evasion  
   b. An audit  

92. Which of the following people must sign a tax return?
   a. The taxpayer  
   b. The taxpayer’s spouse  

93. Which of the following is not part of gross income?
   a. Tips  
   b. Interest  

94. Which of the following defines a budget?
   a. A plan to match spending with saving  
   b. A plan to increase income  

95. Which of the following is not an element of an enforceable contract?
   a. Agreement  
   b. Consideration  

96. Shown on your net worth statement are debts you owe to others, known as
   a. Assets  
   b. Liabilities  

97. A personal property inventory is most commonly used for what purpose?
a. As proof of loss in the event of fire or theft
b. In the event of a tax audit
c. When applying for credit
d. In deciding which items to buy

98. A mortgage or lease is an example of a(n) ____.
   a. Implied contract
   b. Express contract
   c. Oral contract
   d. Warranty or guarantee

99. A financial institution that offers all types of services is called a ____.
   a. Private bank
   b. Federal bank
   c. Full-service bank
   d. State bank

100. Which of the following is not a type of checking account?
    a. Savings account
    b. Share account
    c. Standard account
    d. Interest-bearing account

101. A checking account with which you pay a fee for each check processed is a(n) ____.
    a. Share draft account
    b. Standard account
    c. Interest account
    d. Special account

102. Which of the following is a disadvantage of an interest-bearing account?
    a. It earns no interest.
    b. The minimum monthly balance requirement may be high.
    c. A fee is charged for each check processed.
    d. It is available only to senior citizens.

103. A check written by the bank on its own funds is a(n) ____.
    a. Certified check
    b. Cashier's check
    c. Money order
    d. Electronic funds transfer

104. An automated teller machine can be used to do which of the following?
    a. Request a stop payment on a check
    b. Reconcile an account
    c. Make a loan payment
    d. Purchase a cashier's check

105. Which of the following should not be kept in a safe deposit box?
    a. Gold coins
    b. Important documents
    c. Cash
    d. Jewelry and valuables

106. Writing the words "For Deposit Only" on the back of a check before your name constitutes which of the following?
    a. Blank endorsement
    b. Special endorsement
    c. Restrictive endorsement
    d. Joint endorsement

107. An endorsement in full is also called a ____.
    a. Blank endorsement
    b. Special endorsement
    c. Restrictive endorsement
    d. Joint endorsement

108. The depositor's record of checking account transactions is known as a ____.
    a. Canceled check
    b. Checkbook register
    c. Check
    d. Stop payment

109. What automobile coverage reimburses a car owner if the car is stolen?
    a. Deductible
    b. Collision
    c. Comprehensive
    d. Liability

110. What do you pay out-of-pocket on an insurance claim?
    a. Deductible
    b. Liability
    c. Premium
    d. Term

Matching
Chapters 10, and 3 & 4 in the NEFE book.

For each description listed below, find the corresponding term.

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>Discretionary income</td>
<td>j. Equifax</td>
</tr>
<tr>
<td>grace period</td>
<td>k. diversification</td>
</tr>
<tr>
<td>Liquidity</td>
<td>l. Certificate of deposit</td>
</tr>
<tr>
<td>Rule of 72</td>
<td>m. Securities</td>
</tr>
<tr>
<td>Long-term needs</td>
<td>n. Money market mutual funds</td>
</tr>
<tr>
<td>Time Value of Money</td>
<td>o. Debt</td>
</tr>
<tr>
<td></td>
<td>a. i. Diversification</td>
</tr>
<tr>
<td></td>
<td>b. h. Compound interest</td>
</tr>
<tr>
<td></td>
<td>c. g. Compound interest</td>
</tr>
<tr>
<td></td>
<td>d. f. Time Value of Money</td>
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<tr>
<td></td>
<td>e. c. Credit card</td>
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<tr>
<td></td>
<td>p. o. Insurance claims</td>
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<td></td>
<td>r. q. Insurance claims</td>
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Chapter 6

For each description listed below, find the corresponding term.

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<tbody>
<tr>
<td>g.</td>
<td>FDIC</td>
<td>p.</td>
<td>Interest</td>
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<tr>
<td>h.</td>
<td>Annual percentage rate (APR)</td>
<td>q.</td>
<td>Collateral</td>
</tr>
<tr>
<td>i.</td>
<td>Compound interest</td>
<td>r.</td>
<td>NCUA</td>
</tr>
</tbody>
</table>

**111.** Used to determine how long it takes for an investment to double.
**112.** The process of earning interest on interest.
**113.** A rate that tells you the cost of a loan per year as a percentage of the amount borrowed.
**114.** A company that people can receive a free credit report from once a year and considered to be one of the Titans of Credit.
**115.** A period of time you have in which you can pay off your purchases without being charged interest when using a credit card.
**116.** Income left over after the bills have been paid.
**117.** The quality of being easily converted to cash.
**118.** The mathematical relationship between time, money, a rate of return, and earnings growth.
**119.** Spreading your investments among different types of savings and investments.
**120.** Insurance that covers deposits in commercial banks.
**121.** Amount you owe with an obligation to pay back.
**122.** Payment or rent you make for the use of another’s money.
**123.** Something of value that lenders can repossess if you are unable to repay a loan as promised.
**124.** A type of savings plan available through broker or investment firms, which is not covered by the FDIC.
**125.** This insures deposits kept in credit unions.

Chapter 8

For each description listed below, find the corresponding term.

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<tbody>
<tr>
<td>a.</td>
<td>Void</td>
<td>h.</td>
<td>Co-signer</td>
</tr>
<tr>
<td>b.</td>
<td>Maker</td>
<td>i.</td>
<td>Insolvent</td>
</tr>
<tr>
<td>c.</td>
<td>Competent parties</td>
<td>j.</td>
<td>Promissory note</td>
</tr>
<tr>
<td>d.</td>
<td>Explicit</td>
<td>k.</td>
<td>Implied</td>
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<tr>
<td>e.</td>
<td>Legally collectible</td>
<td>l.</td>
<td>Contract</td>
</tr>
<tr>
<td>f.</td>
<td>Voidable</td>
<td>m.</td>
<td>Solvent</td>
</tr>
<tr>
<td>g.</td>
<td>Payee</td>
<td>n.</td>
<td>Warranty</td>
</tr>
</tbody>
</table>

**126.** Groups of workers joined together for a common cause.
**127.** The main purpose of labor unions.
**128.** Membership limited to those in a trade, such as carpenters.
**129.** Membership of skilled, semiskilled, or unskilled workers.
**130.** Those who can belong to the American Medical Association.
**131.** A technique used to train employees in new areas.
**132.** A motivation strategy in which two people share what used to be one job.
**133.** Efforts in support of legislation that would benefit an organization.
**134.** Total agreed-upon pay, before deductions are taken.
**135.** Hours worked in addition to regular hours.
A warranty that is assumed to exist.

The meaning of the term *negotiable instrument*.

One who agrees to pay a note if the maker does not pay.

The person who creates and signs a note.

The person to whom a note is made payable.

A written promise to pay on a specified date.

A person is _____ if he or she can pay all bills as they are due.

Contracts that contain an element that could make them unenforceable.

Contracts that are missing one or more essential ingredients.

Persons who are legally able to give sane and intelligent consent and enter into contracts.

**Chapter 9**

*For each description listed below, find the corresponding term.*

<p>| | | |</p>
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<thead>
<tr>
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<tbody>
<tr>
<td>a.</td>
<td>Payee</td>
<td>h.</td>
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<tr>
<td>b.</td>
<td>Endorse</td>
<td>i.</td>
</tr>
<tr>
<td>c.</td>
<td>Stop payment</td>
<td>j.</td>
</tr>
<tr>
<td>d.</td>
<td>Checking account</td>
<td>k.</td>
</tr>
<tr>
<td>e.</td>
<td>Postdated check</td>
<td>l.</td>
</tr>
<tr>
<td>f.</td>
<td>Maker, drawer</td>
<td>m.</td>
</tr>
<tr>
<td>g.</td>
<td>Overdraft</td>
<td>n.</td>
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</tbody>
</table>

A banking service wherein the customer deposits funds in an account and writes checks to withdraw money.

The process of matching your checkbook register with the bank statement.

Writing a check on insufficient funds and trying to make a deposit before the check is cashed.

Another term for a survivorship account.

A check written with a future date.

The person to whom a check is made payable.

To sign your name on the back of a check.

The person authorized to write checks on an account.

Dollar bills being deposited to an account.

A check that bears the bank's stamp, indicating it has cleared.

**Personal Finance Final Study Guide Spring 2012**

**Answer Section**

**TRUE/FALSE**

1. ANS: F  PTS: 1
2. ANS: F  PTS: 1
3. ANS: F  PTS: 1
4. ANS: T  PTS: 1
5. ANS: F  PTS: 1
6. ANS: T  PTS: 1
7. ANS: T  PTS: 1
8. ANS: T  PTS: 1
9. ANS: F  PTS: 1
10. ANS: F  PTS: 1
11. ANS: T  PTS: 1
12. ANS: F  PTS: 1
13. ANS: T  PTS: 1
14. ANS: T  PTS: 1
15. ANS: T  PTS: 1
16. ANS: F  PTS: 1
17. ANS: T  PTS: 1
18. ANS: T  PTS: 1
19. ANS: F  PTS: 1
20. ANS: T  PTS: 1
21. ANS: T PTS: 1
22. ANS: F PTS: 1
23. ANS: F PTS: 1
24. ANS: T PTS: 1
25. ANS: F PTS: 1
26. ANS: T PTS: 1
27. ANS: F PTS: 1
28. ANS: F PTS: 1
29. ANS: T PTS: 1
30. ANS: T PTS: 1
31. ANS: F PTS: 1
32. ANS: T PTS: 1
33. ANS: T PTS: 1
34. ANS: T PTS: 1
35. ANS: F PTS: 1
36. ANS: F PTS: 1
37. ANS: F PTS: 1
38. ANS: F PTS: 1
39. ANS: T PTS: 1
40. ANS: F PTS: 1
41. ANS: T PTS: 1
42. ANS: F PTS: 1
43. ANS: F PTS: 1
44. ANS: T PTS: 1
45. ANS: T PTS: 1
46. ANS: F PTS: 1
47. ANS: T PTS: 1
48. ANS: F PTS: 1
49. ANS: F PTS: 1
50. ANS: F PTS: 1
51. ANS: T PTS: 1
52. ANS: T PTS: 1
53. ANS: F PTS: 1
54. ANS: T PTS: 1
55. ANS: T PTS: 1
56. ANS: T PTS: 1
57. ANS: F PTS: 1
58. ANS: T PTS: 1
59. ANS: F PTS: 1

MULTIPLE CHOICE

60. ANS: C PTS: 1
61. ANS: C PTS: 1
62. ANS: C PTS: 1
63. ANS: A PTS: 1
64. ANS: D PTS: 1
65. ANS: B PTS: 1
66. ANS: C PTS: 1
67. ANS: C PTS: 1
68. ANS: C PTS: 1
69. ANS: A PTS: 1
70. ANS: B PTS: 1
71. ANS: C PTS: 1
72. ANS: C PTS: 1
73. ANS: C PTS: 1
74. ANS: B PTS: 1
75. ANS: B PTS: 1
76. ANS: C PTS: 1
77. ANS: C PTS: 1
78. ANS: D PTS: 1
79. ANS: C PTS: 1
80. ANS: C PTS: 1
81. ANS: B PTS: 1
82. ANS: D PTS: 1
83. ANS: A PTS: 1
84. ANS: A PTS: 1
85. ANS: C PTS: 1
86. ANS: B PTS: 1
87. ANS: A PTS: 1
88. ANS: B PTS: 1
89. ANS: D PTS: 1
90. ANS: C PTS: 1
91. ANS: B PTS: 1
92. ANS: D PTS: 1
93. ANS: C PTS: 1
94. ANS: C PTS: 1
95. ANS: D PTS: 1
96. ANS: B PTS: 1
97. ANS: A PTS: 1
98. ANS: B PTS: 1
99. ANS: C PTS: 1
100. ANS: A PTS: 1
101. ANS: D PTS: 1
102. ANS: B PTS: 1
103. ANS: B PTS: 1
104. ANS: C PTS: 1
105. ANS: C PTS: 1
106. ANS: C PTS: 1
107. ANS: B PTS: 1
108. ANS: B PTS: 1
109. ANS: C PTS: 1
110. ANS: A PTS: 1

MATCHING

111. ANS: D PTS: 1
112. ANS: I PTS: 1
113. ANS: H PTS: 1
114. ANS: J PTS: 1
115. ANS: B PTS: 1
116. ANS: A PTS: 1
117. ANS: C PTS: 1
118. ANS: F PTS: 1
119. ANS: K PTS: 1
120. ANS: G PTS: 1
121. ANS: O PTS: 1
122. ANS: P PTS: 1
123. ANS: Q PTS: 1
124. ANS: N PTS: 1
125. ANS: R PTS: 1
126. ANS: E PTS: 1
127. ANS: H PTS: 1
128. ANS: G PTS: 1
129. ANS: B PTS: 1
130. ANS: D PTS: 1
131. ANS: L PTS: 1
132. ANS: A PTS: 1
133. ANS: C PTS: 1
134. ANS: I PTS: 1
135. ANS: K PTS: 1
136. ANS: K PTS: 1
137. ANS: E PTS: 1
138. ANS: H PTS: 1
139. ANS: B PTS: 1
140. ANS: G PTS: 1
141. ANS: J PTS: 1
142. ANS: M PTS: 1
143. ANS: F PTS: 1
144. ANS: A PTS: 1
145. ANS: C PTS: 1
146. ANS: D PTS: 1
147. ANS: I PTS: 1
148. ANS: K PTS: 1
149. ANS: J PTS: 1
150. ANS: E PTS: 1
151. ANS: A PTS: 1
152. ANS: B    PTS: 1
153. ANS: F    PTS: 1
154. ANS: M    PTS: 1
155. ANS: H    PTS: 1