NYC HONOR ACADEMY · MODULE 04

Make It Grow

Name _____ Class _____ Date _____

Quiz: before and after the lesson

Write the letter of your answer in "Before" at the start of class and in "After" at the end. It is not graded.

Before ☐ After ☐

1. Compound growth means:

A. Growth on the original amount only
B. Growth on the original amount and on past growth
C. Growth that is guaranteed

Before ☐ After ☐

2. What does inflation do to cash kept in a drawer?

A. It grows with prices
B. It buys a little less each year
C. Nothing

Before ☐ After ☐

3. A bond is:

A. A small piece of ownership in a company
B. A loan to a company or government that pays interest
C. A bank deposit

Before ☐ After ☐

4. The SEC says large company stocks as a group have lost money about:

A. Never
B. One out of every three years
C. Every other year

Before ☐ After ☐

5. Someone promises a "guaranteed" high return. That is:

A. A good deal
B. A red flag
C. Insured by the FDIC

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Worksheet

Use the lesson at nychonor.org/nil-investing. Work alone or with a partner.

1. $1,000 earns an example 7% a year. What is it worth after one year? After two?

2. Prices rose 3.7% over a year. About how much of last year's stuff does a $100 bill in a drawer buy now?

3. In one sentence each: what is a stock, a bond and a fund?

4. Two players put in $50 a month at an example 7% until 65. One starts at 16, one at 26. How much does each put in, and about how much does each have?

5. Name three signs of an investment scam.

6. Should this year's tax set-aside go in stocks or in insured savings? Why?

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