

MODULE 8: Investing 101

Hello, Educator!

This assessment aims to verify the goals of the Modules.

You may ask your students all or any of the following guide questions.

Module 8: Educate individuals in being responsible for knowing the basics of investing and how it contributes to the success of your long-term financial plans.

KNOWLEDGE CHECK

Please answer the questions to the best of your ability.

1. What is the process of putting money into assets with the goal of earning a return?
 - a. Budgeting
 - b. Saving
 - c. Managing debt
 - d. Investing
2. What are the factors you need to consider when investing?
 - a. Risk, Set backs, Time
 - b. Risk , Return, time
 - c. Receipts, Return, Time
 - d. Return, Budget, Time
3. Stocks are considered high-risk investments.
 - a. False, because stocks are less risky than bonds.
 - b. True, because stocks are market-dependent.
 - c. False, because investing is not risky.
 - d. True, because stocks give you stable profit in return.
4. Lan recently bought some of Microsoft's publicly traded stocks. What should Lan do to make the most out of this investment?
 - a. Lan should stop buying shares from Microsoft and start buying some from Apple instead.
 - b. Lan should cash out as soon as she surpasses her proclaimed threshold.
 - c. Lan should use up all her savings on Microsoft shares.
 - d. Lan should hold onto her shares for a long period to allow it to grow
5. Why is risk an important factor to consider when investing?
 - a. Risk is important to consider because it'll help you gauge the amount of potential returns.



- b. Risk is important to consider because it reduces the possibility of losing money.
 - c. Both A & B are true.
 - d. Both A & B are false
6. What does investing entail?
- a. Putting money into real estate.
 - b. Buying stocks and bonds.
 - c. Contributing to a mutual fund.
 - d. All of the above.
7. Which of the following factors should be considered when creating an investment portfolio?
- a. Investment vehicles
 - b. Risk level and category
 - c. Market index
 - d. All of the above
8. Risk, return, and time are factors affecting...
- a. Investments
 - b. Savings
 - c. Assets
 - d. Liabilities
9. Isla is a 24-year-old marketing specialist who recently bought 100 shares of Meta stock. She is excited about her investment, and she wants to ensure that she makes the most out of it. What should Isla do?
- a. Isla should do her research on Meta and the tech industry to understand their prospects for growth. This will help her to make informed decisions about when to sell her shares.
 - b. Isla should diversify her portfolio by investing in other stocks, bonds, and other assets. This will help to reduce her risk if Meta stock loses value.
 - c. Isla should monitor the market index regularly to track its performance. She should also be aware of the latest news and developments in the tech industry that could affect Meta's stock price.
 - d. Isla should do all of the above.
10. Bonds provide passive income.
- a. True, because they are long-term investments.
 - b. True, because the market fluctuates often and you get paid out depending on the surplus.
 - c. False, because investments need to be tracked and reviewed regularly.
 - d. False, because bonds generate active income.



MODULE 9: Retirement Planning

Module 9: Educate young individuals on retirement planning, develop their skills on setting financial goals, and assist them with maximizing their investment portfolio.

KNOWLEDGE CHECK

Please answer the questions to the best of your ability.

1. Mai wants to begin maximizing her savings for future retirement. What should be the first step in constructing a retirement plan?
 - a. Mai needs to come up with an effective flow for her retirement plan.
 - b. Mai needs to assess her financial savings.
 - c. Mai needs a list of resources.
 - d. None of the above.

2. What needs to be considered in ensuring secured retirement savings?
 - a. You need to have a list of your expenses
 - b. Setting a budget to ensure enough savings for your own good.
 - c. Invest immediately before ensuring your plan.
 - d. Let your savings grow separately for your future retirement plan.

3. What type of retirement savings benefit refers to contributions made by an employer to an employee's retirement account?
 - a. Business-matching contributions
 - b. Employee-matching contributions
 - c. Employer-matching contributions
 - d. Company-matching contributions

4. Jasmine was assessing the things she needs to consider as she plans for her retirement in the future. Her goal is to grow her earnings tax free to continuously save more for her financial future. What way do you think she can use to fulfill her goal?
 - a. Jasmine should consider investing in real estate.
 - b. Jasmine should do research on different mutual funds.
 - c. Jasmine should put money in a Roth Individual Savings Account (IRA).
 - d. Jasmine should ensure the tracking of her retirement by monitoring her portfolio.

5. Linda just started working and she consulted a financial advisor to help her with her financial plans. As they were talking, she asked for advice on which important strategy to follow for her retirement plans. What do you think the advisor advised her?
 - a. Linda should have an estimate of her expenses.
 - b. Linda should open an account for her savings.
 - c. Linda should start her plans as early as now to have enough savings.
 - d. Linda should create a budget for her savings.



6. This is the advantage of retirement planning that refers to the process of earning interest on interest, leading to passive growth over time.
 - a. Compounding interest
 - b. Compounding returns
 - c. Compounding interest and returns
 - d. Tax savings

7. Janine is looking for strategies to follow in planning her retirement. What strategies should she consider?
 - a. Janine needs to identify and estimate her income and their sources.
 - b. Janine needs to come up with a retirement plan.
 - c. Janine needs to choose the right account for her plan.
 - d. Janine needs to do all of the above.

8. Krishna is currently planning for her retirement. Aside from traditional means, what other options can she consider to passively grow her retirement fund?
 - a. Krishna should diversify her assets.
 - b. Krishna should wait until retirement to pay for her debt.
 - c. Krishna should use her savings to buy luxury bags.
 - d. Krishna should invest in cryptocurrency.

9. This refers to a savings account that boasts tax-free growth and withdrawal. *
 - a. Health Savings Account
 - b. Roth Individual Savings Account (IRA)
 - c. High-yield Savings Account
 - d. Student Savings Account

10. Mel has been considering a retirement plan for a while, but is unsure of her other options. What other means of retirement savings are available for Mel?
 - a. Mel should contribute to a traditional or Roth IRA (Individual Retirement Account).
 - b. Mel should invest in real estate.
 - c. Mel should consider contributing to a health insurance program for tax-advantages in the future.
 - d. Mel should do all of the above.



MODULE 10: Entrepreneurship 101

Module 10 Goal: Motivate and equip aspiring entrepreneurs with the essential mindset, skills, and knowledge to start a business venture.

KNOWLEDGE CHECK

Please answer the questions to the best of your ability.

1. Which of the following is an example of a profit goal?
 - a. Scaling brand awareness
 - b. Launching a new product
 - c. Increasing market share
 - d. Providing excellent customer service

2. Increasing website traffic by 10% in the next quarter is what type of goal?
 - a. Significant, measurable, attainable, relevant, and time-bound
 - a. Specific, measurable, attainable, relevant, and time-bound
 - b. Specific, measurable, attainable, realistic, and time-bound
 - c. Specific, measurable, accurate, relevant, and time-bound

3. What is the first step in creating a comprehensive business plan?
 - a. Identifying business needs
 - b. Proposing a product or service
 - c. Developing a business model
 - d. Costing

4. It's important to set business goals because...
 - a. They give a sense of direction and purpose.
 - b. They keep you motivated.
 - c. Both A & B.
 - d. Neither A nor B.

5. Jonah wants to start an online business with his good friend Matthew. It's been a long time coming, but they finally had saved up enough to pool their funds together and begin operating their small venture. What kind of capital did Jonah and Matt acquire?
 - a. Debt capital
 - b. Equity capital
 - c. Both debt and equity capital
 - d. Neither debt nor equity capital

6. Which of the following is an example of a service goal?
 - a. Improving customer satisfaction
 - b. Launching a new marketing campaign
 - c. Expanding the business
 - d. Increasing sales by 10%



7. Increasing website traffic by 10% in the next quarter is what type of goal?
 - a. Daily goal
 - b. Short-term goal
 - c. Medium-term goal
 - d. Long-term goal

8. A comprehensive business plan includes...
 - a. A product proposal
 - b. A business model
 - c. A target market
 - d. All of the above.

9. Starting a business is an easy feat.
 - a. True, because there is no need for a comprehensive plan as long as you have enough money.
 - b. False, because it's a complex endeavor that takes a lot of hard work and dedication.
 - c. True, because businesses bring in easy money.
 - d. False, because the hardest part about owning a business is paying employees.

10. Eunice is a self-taught nail technician who wants to gain income from what started out as a simple hobby. However, she is a recent college graduate and has not secured a full-time job yet. What type of capital can Eunice utilize to commence her venture?
 - a. Debt capital
 - b. Equity capital
 - c. Venture capital
 - d. Government capital

