

1. What is the rational decision making model?
2. Who determines the criteria for a post high school rational decision making model?
3. What is a budget?
4. What does a budget allow people to do?
5. For most Americans, what determines the earnings of workers?
6. What are soft-skills?
7. What are the six soft skills?
8. What are the three factors that determine a person's wage?
9. What rule helps to raise a person's wage?
10. How are banks like other businesses?
11. How do banks money?
12. What are the four different types of financial institutions?
13. Which of the types is the safest?
14. Which provides the most choices?
15. Which institution is owned and controlled by its members?
16. Who charges the highest interest on loans?
17. What is collateral?
18. What happens when you fail to pay on your pay-day loan?
19. What is interest charged?
20. What is interest earned?
21. What is risk?
22. What is return?
23. What is six different types of investments?
24. How much risk do saving accounts have?
25. How much return to saving accounts have?
26. What determines how much return a CD has?
27. What happens when you take your money out of a CD early?
28. What is the most common type of retirement savings?
29. What is the difference between a ROTH and traditional IRA?
30. If you buy a Treasury Bond, who are you giving money to?
31. What is the risk of Treasury Bonds?
32. What are mutual funds?
33. What makes them less risky than individual stocks?
34. What types of stocks are less risky?
35. What types of stocks are more risky?
36. Why would you invest in a risky stock?
37. What are the three categories of taxes?
38. In a Progressive tax, what happens to the tax when income increases?
39. What is the rationale behind progressive taxes?
40. What happens to the tax rate in a regressive system when income increases?
41. Why are most sales taxes regressive?
42. What is another name for a proportional tax?
43. How much does everyone pay in a proportional tax system?
44. What is a sales tax?
45. What things does a sales not applied to?
46. What is a property tax?
47. What happens when property values rise?
48. What is gentrification?

49. What is credit?
50. What are some purchases that would require a loan?
51. What is credit worthiness?
52. What are the three C's of Credit?
53. What does a credit report tell you?
54. What does a Credit Score tell someone?
55. What actions help your credit score?
56. What actions hurt your credit score?
57. What is APR?
58. What is the difference between a fixed and variable rate?
59. Which one would you want?
60. What is simple interest?
61. What is compound interest?
62. What does insurance guard against?
63. What are the five types of insurance?
64. What type of automobile insurance is required?
65. What does health insurance cover?
66. If you don't get health insurance, what do you have to pay?
67. What does life insurance cover?
68. What is a beneficiary?
69. What provides people with income in case they become injured or are unable to work at a job?
70. What type would you get if you have a child?
71. What are the two types of property insurance?
72. What is the term for the fee you pay to have insurance?
73. What is a deductible?
74. What is the relationship between premiums and deductibles?
75. What does shared liability mean?