

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30 How does a bank's fund availability policy impact depositors?	31 Items located near registers and in center aisles in stores encourage what type of shopping behavior?					1 Name one energy source pathogens use to grow:
2 Why does the possibility of bacterial growth increase after food has been cooked?	3 Big fees, penalties for paying off a loan early, and inflated interest rates could be signs of:	4 In the United States, what is the most commonly used form of revolving credit?	5 Your income is \$2000/month. According to the 20/10 Rule, your monthly payments on loans should not exceed what amount?	6 Your loan from the credit union must be paid back in 24 monthly payments. This loan is an example of:	7 When a potential creditor looks at your credit history to see if you pay your bills on time, the creditor is assessing you based on which of the "C's of Credit"?	8 What should you do if your debit card is lost or stolen?
9 The amount of time that you have to pay your bill in full without a finance charge is called a:	10 Publicly-held companies that pay dividends typically pay them how many times per year?	11 Mutual funds that do not charge commissions are called:	12 By law, each publicly-held corporation must provide its shareholders with a document that shows its income and balance sheet. What is this document called?	13 The broker's basic fee for purchasing or selling securities is called:	14 If you take advantage of your company's 401(k) plan, you are saving for:	15 When a stock is sold for a profit, the capital gain is the difference between the sales price and the:
16 Your stock holdings are said to be "book-entry." What does this mean?	17 When there is not enough money to cover expenses, your budget is running a:	18 You can take one elective course and you choose choir. How does shop class become an opportunity cost of your decision?	19 When an asset increases in value while you hold it, it is said to:	20 Working with a debt settlement company is one way to deal with debt. The FTC lists three other options to consider. Name one:	21 It is smart to have funds available for long-term financial security. The best way to do this is by doing what?	22 The relationship of money, time and rate of interest and their impact on savings growth, is called the:
23 Food, clothing, and entertainment are examples of what kind of expenses that change every month?	24 Which federal law regulates EFTs, also known as Electronic Funds Transfers?	25 You buy an item in an online auction. Why is it a bad idea to pay for it using a wire transfer?	26 The federal government ranks banks' overall stability using the CAMELS rating system. What do the letters CAMELS stand for?	27 Within 1000 either way, the NCUA reported in early 2016 there are how many credit unions in the USA?	28 Explain how direct deposit works:	29 Online bank accounts are insured by which federal agency?