

LIFESMARTS OCTOBER 2022

SUN	MON	TUES	WED	THURS	FRI	SAT
<p>2</p> <p>The FDA has the authority to require ____ to conduct postmarketing surveillance.</p>	<p>3</p> <p>A typical credit score is computed based on many factors. List two:</p>	<p>4</p> <p>How do creditors justify offering higher interest rates to subprime borrowers?</p>	<p>5</p> <p>Many lenders use a number of facts about you to make credit decisions, name two:</p>	<p>6</p> <p>Name one thing other than credit that you may be denied after a company reviews your credit report:</p>	<p>7</p> <p>Companies that collect information about how you use credit are called:</p>	<p>1</p> <p>Pharmacovigilance looks at:</p> <hr/> <p>8</p> <p>Does freezing your credit report negatively affect your credit score?</p>
<p>9</p> <p>Credit inquiries are classified as hard or soft. What is a hard inquiry?</p>	<p>10</p> <p>Owning stock gives shareholders the right to vote on certain matters. How can you vote if you cannot attend in person?</p>	<p>11</p> <p>Name one reason an investor may purchase stock at a 52-week high:</p>	<p>12</p> <p>Although a safer financial investment than stocks, the main disadvantage of bonds is what?</p>	<p>13</p> <p>A Treasury note has a fixed interest rate and maturity of between ____ and ____ years.</p>	<p>14</p> <p>The fair value of the assets of a company, minus liabilities, is its:</p>	<p>15</p> <p>What is the main reason that investors use asset allocation to build a portfolio?</p>
<p>16</p> <p>Certificates of deposit held at FDIC-insured banks are insured up to what dollar amount?</p>	<p>17</p> <p>If your premium is low, does that mean your healthcare is more affordable? Why or why not?</p>	<p>18</p> <p>Is the money taken from your paycheck to pay into Social Security placed in an account just for you?</p>	<p>19</p> <p>Describe a Health Maintenance Organization (HMO) plan?</p>	<p>20</p> <p>After you pay the full amount of your health insurance deductible, will all following services be free to you?</p>	<p>21</p> <p>After a car accident, what is the first step to get repair costs covered by insurance?</p>	<p>22</p> <p>An accident keeps you from working for a month. This means you have a loss of:</p>
<p>23</p> <p>Name three factors used by health insurers to assess an individual's "risk" before providing a policy:</p>	<p>24</p> <p>Need-based college scholarships are one type. Name and describe the other type of scholarship:</p>	<p>25</p> <p>Federal student loans are either subsidized or unsubsidized. Which one must you demonstrate financial need in order to receive?</p>	<p>26</p> <p>What does FAFSA stand for?</p>	<p>27</p> <p>How can you find out which company is your student loan servicer?</p>	<p>28</p> <p>Generally, while they are in college, students or their parents must complete the FAFSA how often?</p>	<p>29</p> <p>You missed a payment on your student loan. What should you do next?</p>
<p>30</p> <p>To receive a student loan you must sign a promissory note. What are you agreeing to?</p>	<p>31</p> <p>Under the FTC Care Labeling Rule, manufacturers must tag their clothing with what information?</p>					