#### Personal Finance Part 4 Exam - Study Guide: Chapters 10, 11, 12, 13

The following is a quick list of the terms, concepts, and math that may be on the Part 4 exam

#### Key Terms /Concepts to Know:

#### chapter 10: Saving for Distant Goals

- 1. social security
- 2. fully insured status
- 3. full retirement age
- 4. early retirement age
- average indexed monthly earnings (AIME)
- primary insurance amount (PIA)
- 7. defined benefits plan (pension)
- 8. benefit formula
- 9. vested rule
- 10. defined contribution plan
- 11. contribution limits
- 12. Traditional IRA
- 13. Roth IRA
- 14. Annuities

#### chapter 11

- 1. Investing
- risk-return trade-off
- 3. risk-free rate of return
- 4. capital gains
- S. current income
- 6. rate of return
- 7. investment risks
- 8. risk aversion
- 9. diversification
- 10. portfolio
- 11. portfolio asset allocation
- 12. Dow Jones Industrial Average (DJIA)
- 13. Standards and Poor's (5 & P) indexes
- 14. NYSE index
- 15. Active investing
- 16. Passive investing
- 17. Efficient market hypothesis

#### Chapter 12

- common stock
  - equity asset
- 3. residual owner dividends
- 4. dividend yield
- 5. capital gains yield
- earnings per share.
- 7. payout ratio
- 8. price-to-earnings ratio
- 9. large cap/mid cap/small cap
- 10. preferred stock
- 11. New York Stock Exchange (NYSE)
- 12. NASDAO
- 13. stock broker
- 14. bonds
- 15. debt asset
- 16. coupon rate
- 17. face value
- 18, maturity date
- 19. discount bonds
- 20. premium bonds
- 21. current yield
- 22. yield to maturity
- 23. U.S. treasury securities
- 24. bond ratings

#### Chapter 13

- 1. mutual fund
- 2. pooled diversification
- 3. professional portfolio management
- exchange-traded funds (ETF)
- management fee
- 6. expense ratio

#### Math to Know:

1. retirement savings needs

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Patrick J. Cusatis

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