

## Fill In The Blank

bear market	emergency fund	liquidity
bond	financial security	market
bull market	industry risk	political risk
contingencies	inflation risk	stock risk
diversification	investment portfolio	stocks
dollar-cost averaging	investment risk	tax-deferred

1. Shares of ownership in a corporation are called \_\_\_\_\_.
2. A measure of the ability to turn an investment into cash quickly is called \_\_\_\_\_.
3. Unplanned events, such as emergencies, are called \_\_\_\_\_.
4. When taxes are not levied against gains until the money is taken from the account, the investment is said to be \_\_\_\_\_.
5. The chance that factors that affect an industry as a whole will change the value of an investment is called \_\_\_\_\_.
6. A(n) \_\_\_\_\_ is a collection of investments, such as stocks, bonds, and real estate.
7. Saving and investing the same amount of money each month regardless of market conditions is using the \_\_\_\_\_ strategy.
8. A(n) \_\_\_\_\_ is a debt instrument issued by a corporation or government that requires the issuer to pay the bondholder the loan principal plus interest at maturity.
9. When stock prices are steadily decreasing over time, this type of market is called a(n) \_\_\_\_\_.
10. The potential for change in the value of an investment is called \_\_\_\_\_.
11. Holding a variety of investments in order to reduce risk is called \_\_\_\_\_.
12. The chance that an event in politics will affect the value of an investment is called \_\_\_\_\_.
13. \_\_\_\_\_ is the ability to prepare for future needs and meet current expenses to live comfortably.
14. The chance that activities or events that affect a company will change the stock price of that company is called \_\_\_\_\_.

15. When stock prices are steadily increasing over time, this type of market is called a(n) \_\_\_\_\_.
16. An amount of money set aside to handle expenses related to unplanned events is called a(n) \_\_\_\_\_.
17. The chance that the rate of inflation will be higher than the rate of return on an investment is called \_\_\_\_\_.
18. Any place where investments or assets are bought and sold is called a(n) \_\_\_\_\_.
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### **EXCEL PROBLEMS**

Use Excel to solve the problems below and email the spreadsheet as an attachment.  
**MAKE SURE TO USE FORMULAS IN YOUR WORK!**  
(don't just type the answers)

#### **Calculating Investment Returns**

Round your answers to the nearest percent.

1. Jerry bought stock for \$350.00. A year later, he sold it for \$385.00. What is his return in dollars? What is his return on investment?
2. Brandy sold her collection of model cars for \$600.00. She had purchased them for \$520.00 a year earlier. What is her return in dollars? What is her return on investment?
3. Pablo bought 25 shares of a stock for \$150.00 a share. He received dividends of \$3.00 per share each year for 5 years. After 5 years, Pablo sold the stock for \$155.00 a share. What is his return in dollars? What is his return on investment?
4. Keiko bought 46 shares of stock for \$22.12 each. She sold the stock for \$17.00 per share a year later. What is her return in dollars? What is her return on investment?