

## CE

### 1-hour general principles of financial planning, risk and insurance planning, and estate planning

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1. In their article, Mussa et al., that the short-term financial behavior that the majority of respondents selected “yes” to was \_\_\_\_\_.
  - a. Always paid credit card in full
  - b. Spent less or equal to income
  - c. Not overdraft checking account
  - d. None of the above
2. The following variables are associated with good long-term financial behavior in the Mussa et al., article.
  - a. All individual tech savvy variables
  - b. No individual tech savvy variables
  - c. Mobile use for transfer and mobile use in person
  - d. Web app for personal use and web app for work
3. In DiLellio and Simon’s, mathematical model for taxation, which of the following income sources are taxed at the preferential capital gains tax rate?
  - a. Social security
  - b. Qualified dividends in the taxable account
  - c. Bond interest
  - d. Pension benefits
4. In the sensitivity analysis found in seeking tax alpha in retirement income, which variables had the smallest effect on tax alpha?
  - a. Percent increase of tax rates after TCJA expiration
  - b. Glide path transition from stocks to bonds, per year
  - c. Inflation rate
  - d. Stock and bond rate of return
5. In Dr. Starr’s article, if we are to ignore variables related to a person’s family of origin, the following kinds of giving are significantly and positively correlated to the amount of retirement savings accumulated, except for:
  - a. Donations to religious organizations
  - b. Donations to organizations that support youth
  - c. Donations to organizations that promote environmental protection
  - d. Donations to organizations that help the needy