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## **APEX Financial Literacy Final Exam Question with Complete Solutions**

**Gross income** Correct Answer-the total amount of income from wages before any payroll deductions

**Payroll deductions** Correct Answer-Mandatory/voluntary deduction that is subtracted from an employee's gross income

**Net income** Correct Answer-The money you take home (after taxes and deductions) taxes

**Withholdings** Correct Answer-Mandatory deductions

**Taxable income** Correct Answer-income on which tax must be paid; total income minus exemptions and deductions

**W-4 form** Correct Answer-Filled out by an employee to help employer determine how much tax to withhold

**Estimated tax payments** Correct Answer-Free lancers/ independent contractors

- paid 4 times a year
- \$ paid is based on previous years taxes

**1099 Form** Correct Answer-Independent contractors only

# Apex Financial Literacy Exam Answers

**Y Pai**

## **Apex Financial Literacy Exam Answers:**

**NFLAT National Financial Literacy Test Handbook** Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such as money budgeting investment banking savings borrowings insurance retirement planning are covered Text is in simple language and easy to understand Syllabus has been meticulously followed Important concepts definitions are given as Key Notes Testing is done by Multiple Choice Questions which have answers explanations alongside Pictures and examples are given to highlight important concepts We are sure the book will be an important tool in imparting skills which are critical to the holistic development of the students Book covers 1 Money Matters Smart Goals and Financial Analysis 2 Budgeting Balancing the Means and the Ends 3 Understanding Insurance and Risk Management 4 Understanding Investments 5 Basics of Banking 6 Introduction to Stocks and Bonds 7 Investments The wider Spectrum 95 105 8 Beyond Savings Borrowing 9 Retirement as a Financial Goal Model Test Paper 1 Model Test Paper 2 [HPCET PDF](#)

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