

Who Wants to  
Be a Millionaire?

# What is “Your Bank and You”?

- A) A movie about a spy in the banking industry
- B) A summary of all the transaction on your personal accounts
- C) A banker taught finance seminar

# **An “outstanding check” is:**

- A) One not yet cleared by the bank
- B) One of the best you’ve written
- C) One returned for “insufficient funds”
- D) One returned in your statement

# **You should shop for a bank by:**

- A) Comparing fees on checking accounts
- B) Banks don't sell things you shop for
- C) Determining features of accounts you like
- D) Comparing treats offered at drive-through windows

# What do you call cheese that isn't yours?

- A) Velveeta Cheese
- B) Cheddar Cheese
- C) Nacho Cheese

# Who do you contact if you need a financial speaker for your class?

- A) Alan Greenspan at the Federal Reserve
- B) Trisha Wrigley at UBA
- C) Your personal banker
- D) B and C

# What state has the highest bankruptcy rate?

- A) Utah
- B) New Mexico
- C) Arkansas

# **The cost of living in Utah is:**

- A) Higher than the national average
- B) Lower than the national average
- C) The same as the national average

# When your income is limited:

- A) Spend until it's gone
- B) Avoid name-brand products
- C) Spending must be planned and budgeted
- D) You must get a part-time job

# What do you get from a pampered cow?

- A) Ice Cream
- B) Yogurt
- C) Money
- D) Spoiled milk

# How do Utah wages compare to the national average?

- A) Utah wages are higher than national average
- B) Utah wages are lower than the national average
- C) Utah wages are the same as the national average

# What state buys the most “name brand” items?

- A) Utah
- B) New York
- C) California

# What does the term “pay yourself first” mean?

- A) Go buy yourself a special gift, you’re worth it!
- B) Take a portion of your income and save it before paying your bills
- C) Deposit your check before you go home

# How can you tell if you have bad credit?

- A) You get pre-approved loan offers for 20% interest
- B) You can't get a job because the employer looks at your credit
- C) You're afraid to answer your phone
- D) All of the above

**“Liquidity” is a concept meaning  
investments convert to:**

- A) Profit
- B) Water
- C) Cash
- D) Stocks and Bonds

**What do you get when you  
cross a vampire with a  
snowman?**

- A) Cold, hard cash
- B) Money
- C) Frostbite

# What information does not need to be on a check?

- A) Social Security Number
- B) Phone number
- C) Account number
- D) Date
- E) Address
- F) Bank's name

# What can a check be written on?

- A) A watermelon
- B) A deposit slip
- C) A piece of paper
- D) An official draft from the bank
- E) All of the above

# **Compound Interest Occurs when:**

- A) You bargain for higher interest rates
- B) You transfer interest earned to your checking account
- C) You earn interest on interest

# What kind of coffee was served on the Titanic?

- A) Folgers
- B) Maxwell House
- C) Sanka

# A Co-signer :

- A) Will be shown on a credit report
- B) Is a character witness
- C) Is obligated to pay
- D) Verifies the signers name
- E) Is taking a risk

# The cost of credit includes:

- A) Fees
- B) Down payment
- C) Interest
- D) Early payment penalty
- E) Late fees
- F) Closing costs

# How much does it cost to get married?

- A) \$5,000
- B) \$10,000
- C) Everything you make for the rest of your life

# How can you avoid identity theft?

- A) Put your Social Security # on a bumper sticker
- B) Let your friend use your credit card (after all, it's a nice thing to do)
- C) Put your Social Security # on your drivers license
- D) None of the above

# Sources of collateral for a loan include:

- A) Patents
- B) Cars
- C) First born child
- D) Real Estate
- E) Stock
- F) Parents