1. Many people suffer from low self-confidence because they do not appreciate their own
   a. confidence.
   b. credibility.
   c. good attitudes.
   d. good points.

2. A basic method of building self-confidence is to engage in
   a. positive self-talk
   b. being anal retentive.
   c. putting others down.
   d. self-love.

3. The Pygmalion Effect is
   a. the inability to succeed.
   b. a leader’s inability to succeed
   c. a leader’s expectations for your success.
   d. your self-confidence for success.

4. Humor helps leaders influence people by reducing tension, relieving boredom and
   a. acting silly.
   b. adding charisma
   c. creating laughter
   d. defusing anger

5. Leaders do not need to know all the answers. Instead they
   a. must surround themselves with smart people.
   b. avoid answering questions.
   c. ask the right questions.
   d. none of the above.

6. The process of bringing about positive changes and influencing others to achieve worthwhile goals is called
   a. charisma
   b. leadership
   c. fanaticism
   d. augmentation
7. Assets that can be converted into cash very rapidly are called
   a. net worth.
   b. liquid assets.
   c. powerball tickets.
   d. home equity.

8. A good basic investment principle is to
   a. invest in city bonds.
   b. spend less than you earn.
   c. not to buy high risk bonds.
   d. only invest with people you know.

9. To be a successful investor, you must be able to
   a. tolerate bankers.
   b. tolerate other investors.
   c. tolerate some risk.
   d. forget what you know.

10. How many types of U.S. Treasury Securities are there?
    a. 2
    b. 4
    c. 5
    d. 1

11. What does REIT stand for?
    a. Real Estate Investment Transfer
    b. Real Estate Investment Training
    c. Real Estate Investment Travel
    d. Real Estate Investment Trust

12. A money market account is high-yielding and
    a. low interest.
    b. highly secured.
    c. uninsured.
    d. a loan to you.

13. Which of the following has long been considered a sound long term investment despite declining prices in recent years?
    a. stock market
    b. real estate
    c. gold
    d. life insurance
14. ______________ priorities and manage time carefully.
   a. Eliminate
   b. Trade
   c. Establish
   d. Divide

15. A Non-Possessive Relationship is one in which both partners
   a. maintain separate identities.
   b. do everything together.
   c. admire each other.
   d. bond.

16. When asked, “What is the most important thing in life?” most people respond:
   a. money
   b. sex
   c. happiness
   d. love

17. How many spheres are there in the Life Model of Happiness?
   a. 3
   b. 4
   c. 6
   d. 5

18. According to the Life Model of Happiness, happiness includes work and career,
    interpersonal life, physical and mental health, financial health, interests and pastimes,
    and
   a. environment.
   b. maturity.
   c. spiritual life or belief system.
   d. none of the above.

19. One of the five principles of psychological functioning is
   a. talking
   b. levels of psychology
   c. how to feel good through meditation
   d. needs