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Wise Women Money Quiz: How Money–Wise Are You?

By Cynthia Fick

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Awareness is the first step in gaining financial freedom.

Test Your Knowledge

Do you know where you stand in terms of Money Smarts?

The following questions are based on Oppenheimer Funds research. It only takes a minute to see how much you know about dealing with money.

1. Sixty–percent of all women end up managing their own finances at some point in their lives. T or F
2. Most women invest their portfolios in investments that are too conservative. T or F
3. Most stock market investors get wiped out at least once in their lifetime. T or F
4. Two thousand dollars is the minimum amount needed to invest in a mutual fund. T or F
5. You need about 75% of your pre–retirement income to live comfortable during retirement. T or F
6. If a 45–year old woman plans to retire at age 60, she can expect to live 21 years in retirement. T or F
7. Between stocks, bonds and CD's, over the last 30 years bonds have appreciated the most out of any investment overall. T or F
8. If a woman can afford to invest only \$50 a month she shouldn't bother. T or F

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9. A 65–year old woman with an annual income of \$50,000 can expect to have 50% of her income be replaced by Social Security. T or F

10. A woman's intuitive ability to manage her emotions around money is one of the most important aspects of Creating Wealth over the long term. T or F

Answers:

1. FALSE– 90% of all women end up managing their own finances at some point because of increasing divorce rates, becoming a widow and because they live longer.

2. TRUE– Most women are too conservative in their investing.

3. FALSE– Historically not true. There are periods of decline but over the last 50 years, the market has shown overall long–term growth.

4. FALSE– You can open a Mutual Fund automatic account builder program for as little as \$25 a month.

5. TRUE– According to studies by the WEFA Group you need 70–80% of your pre–retirement income when you retire. That means if you earn \$45,000 when you retire, you will need between \$31,500 and \$36,000 per year during retirement.

6. TRUE– According to the National Center For Health Statistics, a woman that is 45 who plans to retire at 60 can plan on living 21 years, to the age of 81. Because women live so long, good retirement planning can make a very big difference in how comfortably you live throughout your later years.

7. FALSE. According to Ibbotson Associates, over the last 30 years stocks have been the top performing asset class.

8. FALSE– a monthly investment of \$50 growing at 8% a year would be worth \$9,147 in 10 years and \$29,451 in 20 years.

9. False– She can expect Social Security to replace 30% of her pre–retirement income or \$15,000 if she had been earning \$50,000 a year.

10. TRUE– You go girl! You KNOW it's true!!

Information for this quiz was researched by Cynthia Fick, expert financial planner. Research findings come from the Oppenheimer Women and Investing Quiz, Ibbotson Associates, the National Center of Health Statistics and a WEFA Group Study.

Here are your results:

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8–10 Correct

Great job! You are a Money–Smart Woman. You have a solid understanding of the issues that affect women's financial lives. Are you using those smarts to live the life of your dreams? Consider meeting with a Financial Coach to complete a Review of your goals and take a picture of where you are now financially. Come to

to receive a free Special Report, The

Top Five Reasons Why Most Women Aren't Wealthy and How You Can Change That, from Cynthia Fick, expert financial planner. This report divulges the concrete steps to financial happiness. You can also register for a FREE 60–minute Teleclass entitled, "Wise Women Are Rich: Three Secrets to Creating Wealth." Cynthia Fick and Founder of Coaching from Spirit, Sharon Wilson will teach you simple strategies to create more financial security and more prosperity. To register come to

6–7 Correct

Pretty Good! You are a Financially–Striving Woman. You've started to grasp how important it is for women to be in control of their finances. However, you may not be saving enough to meet your financial goals. Take this opportunity to make sure you are saving enough for retirement and your other financial needs for the future. Ask yourself, am I living the life of my dreams? If not, think about what's

holding you back. Come to

to receive a free Special Report,

The Top Five Reasons Why Most Women Aren't Wealthy and How You Can Change That, from Cynthia Fick, expert financial planner, outlining tips to reach your short and long term goals. You can also register for a FREE 60–minute Teleclass entitled, "Wise Women Are Rich: Three Secrets to Creating Wealth." Cynthia Fick and Founder of Coaching from Spirit, Sharon Wilson will teach you simple strategies to create more financial security and more prosperity. To register come to

0–5 Correct

You are a Financially–Naive Woman. You have a bit to learn about your finances, but don't despair! Many women are in your situation. Just because you lack financial experience doesn't mean you lack an ability to create wealth. Look at your beliefs about money and the stories your family had about money when you were growing up to see if they empower you financially. You also may want to ask yourself if you are clear on what you want in your life financially. If you are not where you want to be financially, why not? Come to

to receive a free Special

Report, The Top Five Reasons Why Most Women Aren't Wealthy and How You Can Change That, from Cynthia Fick, expert financial planner. This free report lays out an easy to understand process to

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develop financial security and prosperity. You can also register for a FREE 60–minute Teleclass entitled, "Wise Women Are Rich: Three Secrets to Creating Wealth." Cynthia Fick and Founder of Coaching from Spirit, Sharon Wilson will teach you simple strategies to create more financial security and more prosperity. To register come to

Remember: Financial security is different from financial happiness. Every woman can have both. Make an effort to learn more about financial planning and, with the help of a financial advisor or financial coach, go over your portfolio to ensure that you're investing to help meet your short– and long–term goals. If you are motivated to take control of your financial future, come to

to receive a free Special Report, The Top Five Reasons

Why Most Women Aren't Wealthy and How You Can Change That, from Cynthia Fick, expert financial planner. You can also register for a FREE 60–minute Teleclass entitled, "Wise Women Are Rich: Three Secrets to Creating Wealth." Cynthia Fick and Founder of Coaching from Spirit, Sharon Wilson will teach you simple strategies to create more financial security and more prosperity. To register come to

Cynthia Fick is the lead partner of Financial Life Planners, LLC and a Registered Investment Advisor in a broad range of investments including stocks, bonds, stock options and mutual funds. She is an expert in Financial and Retirement Planning as well as Tax and Estate Planning.

Do You Really Need a Friend Quiz To Tell If Someone Is Your Friend?

By Brian Fong

Q. I took a friend quiz in a magazine and it says that I don't make a very good friend. Can that really be true?

A. First, let me say congratulations! If the quiz said that you don't make a very good friend then you must have answered the quiz honestly, at least from the friend quiz author's point of view.

Now let's delve into the content of the quiz. The bad thing about a friend quiz is that it is automatically biased by the author's opinion of what makes a good friend.

For example: There might be a question that asks:

Your friend wants you to cover for her by telling her mother that she is sleeping at your house when she is really going to an all night party with her boyfriend. Do you say:

A. "No problem." B. "I'll do it but I'd rather not." C. "No way, you're on your own girlfriend."

What's the right answer? Well, the morally right answer is obviously "C". Would that make you a better friend than either "A" or "B"? Yes, actually, it would. There is a very good chance that something bad is going to come out of the all night party. Your friend could get drunk and become a victim of date rape, get injured or killed in a car accident, or get arrested if the police raid the party. As a good friend, you

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should care more about your friend's safety and security than her having a good time doing something that she has to lie about.

However, if the friend quiz rates you a snitch because you answered "C", then, according to the author, you're not a good friend.

Look. You don't need a friend quiz to know if you're a good friend, or if someone else is a good friend to you. Take the quiz for the fun of it, but don't take it seriously. Your heart knows if you are a good friend and what it means to have a good friend. Trust your instincts and not some stranger's value system. A person's friendship is far too valuable a gift to trust the results to a friend quiz.

Brian Fong runs the popular quiz site

Quiz Faq – Your solutions for the quiz.

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