



QUIZ

What is the main difference between saving and investing?

- a) Saving always generates higher returns than investing
- b) Saving is short-term and low risk, while investing is long-term and may involve risk**
- c) Investing is only for people over 40
- d) Saving requires no planning at all

What is a fixed-term deposit?

- a) A flexible savings product that lets you withdraw money any time
- b) A type of loan you get from the bank
- c) A product where you deposit money with the bank for a set period and receive interest**
- d) A plan to invest in the stock market regularly

Why is diversification important in investing?

- a) It increases the risk to get bigger returns
- b) It helps reduce risk by spreading money across different assets**
- c) It guarantees you won't lose money
- d) It only applies to savings accounts

What is a common recommended rule for building an emergency fund?

- a) Have enough saved to buy a car
- b) Save €100 a month for 2 years
- c) **Cover at least 3 to 6 months of living expenses**
- d) Save whatever is left after spending each month

Which of the following is a key reason why some people prefer to save instead of invest?

- a) They want high returns quickly
- b) They enjoy taking big financial risks
- c) **They feel safer with money easily available and low risk**
- d) They believe saving will make them rich overnight



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Co-funded by
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