1. Before moving in together, it’s a good idea to draft a roommate agreement. This agreement should include:
   a. What each person is, and isn’t, willing to pay for.
   b. What will happen to items purchased jointly if you decide to live separately in the future.
   c. The costs of rent, deposits, utilities, etc. and the percentage that each person is expected to pay.
   d. All of the above.
   e. None of the above.

2. After moving in together, you should combine your financial accounts to make paying bills and taking care of your financial business easier.
   a. True.
   b. False.

3. When purchasing or renting a home that will be shared jointly, which of the following steps should you take?
   a. Make sure both names are on the lease or deed.
   b. Hire a real estate attorney to work out the details.
   c. Base the mortgage or rent on the total of both incomes.
   d. Both a and b.
   e. None of the above.

4. Before getting married, it’s important to talk about the way your parents handled money, your credit scores and where you’d like to be financially in five years.
   a. True.
   b. False.

5. What steps can you take to become a more financially savvy couple?
   a. Designate one person to take care of all financial matters.
   b. Create a spending plan that meets your current spending needs and helps you reach your saving goals.
   c. Focus on paying off debt and saving for the future, after you’ve developed a routine and understand how your partner handles money.
   d. All of the above.
   e. None of the above.
6. Many couples have the shared goal of paying down debt. The “debt snowball” is a tool that can help them reach that goal. What is the key step to successfully implementing the debt snowball?
   a. Exercising unlimited willpower.
   b. Finding extra money to put toward debt reduction.
   c. Cutting out all the “extras” until you’re debt-free.
   d. All of the above.
   e. None of the above.

7. The document that determines who’ll inherit your property or take care of your dependents after your death is called:
   a. A power of attorney.
   b. A trust.
   c. A will.
   d. All of the above.
   e. None of the above.

8. When going through a divorce, it’s important to take steps to protect your personal finances. Which of the following steps should you take?
   a. Make personal copies of important financial documents and records, like past tax returns, automobile titles and loan statements.
   b. Research property division laws in your state.
   c. Update financial documents and change beneficiaries on accounts.
   d. All of the above.
   e. None of the above.

9. Credit card companies don’t typically honor divorce decrees.
   a. True.
   b. False.

10. Which website should you visit to order a free copy annually of your credit report from the three major credit reporting agencies?
    a. MyFICO.net
    b. YouNeedACreditReport.org
    c. AnnualCreditReport.com
    d. All of the above.
    e. None of the above.