

FFC - Financial Fitness Coach Certification Practice Test Questions and Answers

1. What is a SMART goal?

- A) Short-term and real
- B) Simple and honest
- C) Specific, Measurable, Achievable, Relevant, Time-bound
- D) Secure and minimal

2. What is credit counseling?

- A) Investment consulting
- B) Guidance on managing and reducing debt
- C) Tax filing help
- D) Loan sales

3. Why is saving money important?

- A) It increases debt
- B) It builds financial security
- C) It reduces income
- D) It stops inflation

4. What is a debt-to-income ratio?

- A) Tax calculation
- B) Income-to-savings ratio
- C) Ratio of debt payments to income
- D) Credit utilization score

Answers: 1-C 2-B 3-B 4-C

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