



# CTFA<sup>Q&As</sup>

Certified Trust and Financial Advisor (CTFA)

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#### QUESTION 1

It is a document that gives evidence of an individual's ownership of property. What is it?

- A. Title
- B. Lien
- C. Deed of trust
- D. Escrow

Correct Answer: A

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#### QUESTION 2

The least amount of money that you should pay on or before your due date is called:

- A. Interest charge
- B. Minimum payment
- C. Total payment
- D. Monthly fee

Correct Answer: B

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#### QUESTION 3

The long-run objective of financial management is to:

- A. Maximize earnings per share
- B. Maximize the value of the firm's common stock
- C. Maximize return on investment
- D. Maximize market share

Correct Answer: B

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#### QUESTION 4

The type of lease that includes a third party, a lender, is called a(n):

- A. Sale and leaseback
- B. Direct leasing arrangement



C. Leveraged lease

D. Operating lease

Correct Answer: C

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#### QUESTION 5

All of the following are the problems associated to the Dividend Discount Model, EXCEPT:

A. This model need infinite stream of dividends

B. This model has uncertain dividend stream

C. This model must estimate future dividends

D. This model requires constant earnings per share

Correct Answer: D

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