

# Certified Treasury Professional exam simulators & CTP exam torrent



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The CTP exam is administered by the AFP, and it consists of 170 multiple-choice questions. Candidates are given three and a half hours to complete the exam. CTP Exam is offered twice a year, in May and November, and it is available at testing centers around the world.

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Of course, the future is full of unknowns and challenges for everyone. Even so, we all hope that we can have a bright future. Pass the CTP exam, for most people, is an ability to live the life they want, and the realization of these goals needs to be established on a good basis of having a good job. A good job requires a certain amount of competence, and the most intuitive way to measure competence is whether you get a series of the test CTP Certification and obtain enough qualifications.

## AFP Certified Treasury Professional Sample Questions (Q1077-Q1082):

### NEW QUESTION # 1077

Subtracting dividends from net income available to common shareholders is reflected as a change to which of the following balance sheet items?

- A. Paid-in capital
- B. Treasury stock
- C. Common stock at par value
- D. **Retained earnings**

**Answer: D**

### NEW QUESTION # 1078

A company has made an investment of \$30,000, which matures in 180 days and pays \$800 in interest. Which of the following is the effective annual yield?

- A. 5.33%
- B. 1.33%
- C. **5.40%**
- D. 1.31%

**Answer: C**

### NEW QUESTION # 1079

Refer to the data set. An analyst at XYZ Company was asked to determine if the company should use a lockbox provider for its retail payments. The analyst determined that the company's annual sales of \$324,000,000 were recorded evenly throughout the year. The company receives 30,000 checks annually. Total dollar-days float without the lockbox is \$76,500,000 and the annual opportunity cost is 5.5%. The industry's average opportunity cost is 6.0%. Assuming a 30-day month, the net savings realized by using lockbox services would be:

- A. \$1,890,000
- B. \$1,732,500
- C. \$63,000
- D. **\$57,750**

**Answer: D**

### NEW QUESTION # 1080

Which scenario provides the BEST example of an agency problem?

- A. A CEO is close friends with a competitor's CEO.
- B. A Treasurer accepts a free round of golf from a banker.
- C. A CFO hires an independent auditor to review the company's balance sheet.
- D. **An account manager approves a risky loan in order to meet a salary incentive.**

**Answer: D**

### NEW QUESTION # 1081

If the Federal Reserve wanted to stimulate a sluggish economy, it could do so by:

- A. **buying U.S. government securities in the open market.**
- B. selling U.S. government securities in the open market.
- C. increasing reserve requirements.
- D. increasing margin requirements.

**Answer: A**

## NEW QUESTION # 1082

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