

Financial-Management퍼펙트덤프자료 & Financial-Management덤프문제



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Itcertkr는 엘리트한 전문가들의 끊임없는 연구와 자신만의 노하우로 WGU Financial-Management덤프자료를 만들어냄으로 여러분의 꿈을 이루어드립니다. 기존의 WGU Financial-Management시험문제를 분석하여 만들어낸 WGU Financial-Management덤프의 문제와 답은 실제시험의 문제와 답과 아주 비슷합니다. WGU Financial-Management덤프는 합격보장해드리는 고품질 덤프입니다. Itcertkr의 덤프를 장바구니에 넣고 페이지를 통한 안전결제를 진행하여 덤프를 다운받아 시험합격하세요.

>> Financial-Management퍼펙트 덤프자료 <<

Financial-Management덤프문제 - Financial-Management유효한 최신덤프자료

여러분이 우리WGU Financial-Management문제와 답을 체험하는 동시에 우리Itcertkr를 선택여부에 대하여 답이 나올 것입니다. 우리는 백프로 여러분들한테 편리함과 통과 율은 보장 드립니다. 여러분이 안전하게WGU Financial-

Management 시험을 패스할 수 있는 곳은 바로 Itcertkr입니다.

최신 Courses and Certificates Financial-Management 무료 샘플문제 (Q76-Q81):

질문 # 76

Why must analysts be cautious about accounting practices when analyzing ratios?

- A. Because accounting practices are identical across all firms
- B. Because accrual accounting rules eliminate any variation in reported results
- C. Because ratio analysis follows a fixed rule set that eliminates judgment
- D. Because different firms may use varying accounting methods, affecting the comparability of ratios

정답: D

설명:

Accounting methods influence reported financial results and, consequently, financial ratios. Differences in depreciation methods, inventory valuation (FIFO vs. LIFO), revenue recognition, and expense capitalization can significantly alter earnings, assets, and equity. When analysts compare ratios across firms or over time, failure to account for these differences can lead to incorrect conclusions about profitability, efficiency, or risk. Financial management emphasizes adjusting or at least recognizing accounting differences to improve comparability and interpret ratios accurately. Option A correctly explains why caution is required, while the remaining options incorrectly assume uniformity or rigidity in accounting practices.

질문 # 77

A start-up company's lender is concerned that the company may not be able to meet its financial obligations. It asks the company to provide it with information regarding its current assets and current liabilities. Which information would the start-up company need to provide to the lender?

- A. Investments that the firm plans to hold for more than one year
- B. Depreciation of equipment the firm uses for its daily operations
- C. Obligations that require cash within the next year
- D. Long-term debt obligations payable to the bank

정답: C

질문 # 78

What does a beta higher than 1.0 for a stock indicate about its systematic risk?

- A. The stock is more predictable than the market.
- B. The stock is less volatile than the market.
- C. The stock is more volatile than the market.
- D. The stock is less risky than the market.

정답: C

설명:

Beta measures a stock's sensitivity to movements in the overall market and represents its level of systematic (non-diversifiable) risk. A beta greater than 1.0 indicates that the stock tends to move more than the market in response to market-wide changes. For example, if the market increases by 1%, a stock with a beta of 1.2 is expected, on average, to increase by approximately 1.2%. Conversely, it would also decline more sharply during market downturns. From a capital market theory perspective, higher beta implies higher risk and therefore a higher required rate of return to compensate investors. Financial managers use beta in the Capital Asset Pricing Model (CAPM) to estimate the cost of equity. Option B correctly describes the implication of a beta greater than one.

질문 # 79

A building owner is undertaking a weatherization project. The owner will make a one-time investment of \$410,000 for caulking, sunshades, and smart thermostats. Annual utility savings are projected to be:

- * Year 1: \$125,000
- * Year 2: \$125,000
- * Year 3: \$140,000
- * Year 4: \$140,000
- * Year 5: \$160,000

What is the payback period, in years?(Round up)

- A. 0
- **B. 1**
- C. 2
- D. 3

정답: B

설명:

The payback period measures how long it takes for a project's cumulative cash inflows to recover the initial investment. It is a simple capital budgeting technique commonly used as a preliminary screening tool.

Although it does not account for the time value of money or cash flows beyond the cutoff period, it is useful for assessing liquidity and risk exposure.

Cumulative cash flows are calculated as follows:

- * End of Year 1: \$125,000
- * End of Year 2: \$250,000
- * End of Year 3: \$390,000
- * End of Year 4: \$530,000

The initial investment of \$410,000 is recovered sometime during Year 4. Because the question instructs to round up, the payback period is reported as 4 years. Financial management textbooks emphasize that while payback should not be used alone to accept or reject projects, it provides insight into how quickly invested capital is recovered, which is especially relevant for projects with uncertainty or liquidity constraints.

질문 # 80

What is the main responsibility of the Financial Industry Regulatory Authority (FINRA)?

- A. Insuring investor deposits
- **B. Regulating brokerage firms and exchange markets**
- C. Overseeing the issuance of currency
- D. Regulating the Federal Reserve

정답: B

설명:

The Financial Industry Regulatory Authority (FINRA) is a self-regulatory organization responsible for overseeing brokerage firms and registered securities representatives in the United States. Its primary mission is to protect investors and ensure market integrity by enforcing rules governing ethical conduct, disclosure, trading practices, and licensing. FINRA operates under the oversight of the Securities and Exchange Commission (SEC), creating a regulatory structure that combines federal authority with industry expertise. Unlike the FDIC, FINRA does not insure deposits, and unlike the Federal Reserve, it does not manage monetary policy or issue currency. Financial management texts emphasize FINRA's role in supervising broker-dealers, administering qualification exams, and resolving disputes through arbitration and mediation. Option A correctly identifies FINRA's core responsibility.

질문 # 81

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