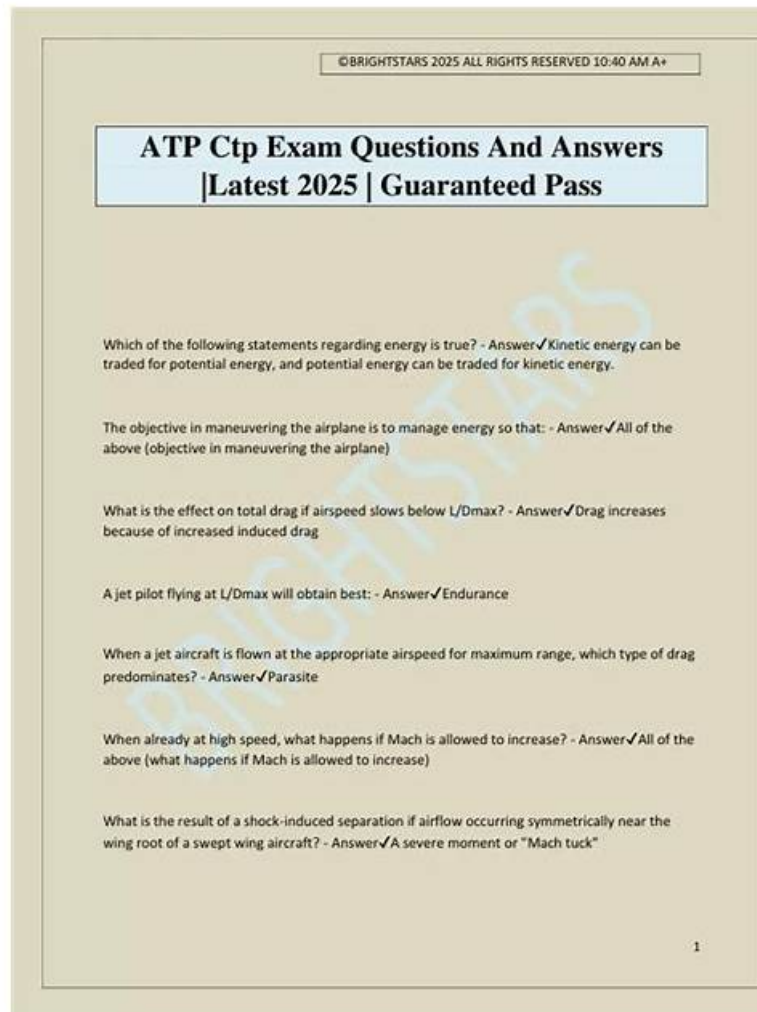


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AFP Certified Treasury Professional Sample Questions (Q803-Q808):

NEW QUESTION # 803

Which of the following statements are true about the use of different discount rates for different types of projects?

- I. Low-risk, short-term projects may be evaluated by using a short-term opportunity cost.
- II. High-risk projects may be evaluated by using a discount rate that is greater than the company's normal opportunity cost.
- III. A short-term investment (or borrowing) rate may be used as the company's short-term discount rate.
- IV. The use of a lower discount rate for riskier projects forces riskier projects to earn higher rates of return.

- A. I and IV only
- **B. I, II, and III only**
- C. II, III, and IV only
- D. I and II only

Answer: B

NEW QUESTION # 804

When considering Fedwire, ACH and CHIPS as 3 different payment systems, which of the following applies only to Fedwire?

- A. Company sends request of transfer directly to its bank.
- B. Each bank member funds an account maintained at the Fed.
- **C. Settlement is final when receiving bank is notified of transfer.**
- D. Real-time intraday net settlement of transactions.

Answer: C

NEW QUESTION # 805

The PRIMARY difference between defined benefit and defined contribution pension plans is whether the employee or the employer:

- A. decides which mutual funds are included in the plan.
- B. hires investment managers for the plan.
- C. receives the tax reduction benefits of the plan.
- **D. bears risk of a shortfall of the investment results in the plan.**

Answer: D

NEW QUESTION # 806

In developing an operating budget, the first and MOST critical step is?

- A. Determine capital structure.
- B. Get management approval.
- **C. Generate a sales budget.**
- D. Establish cost allocations.

Answer: C

NEW QUESTION # 807

The executive management of a utility company would like to determine if it would be more cost effective to hire a third-party provider to handle its bill processing functions, which are currently internally operated.

What formal selection method should the company use to obtain proposed solutions and detailed pricing from potential vendors?

- A. Request for Information (RFI)
- **B. Request for Proposal (RFP)**
- C. Public solicitation
- D. Bidder's conference

Answer: B

NEW QUESTION # 808

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