YOUR ANSWERS. YOUR PERSPECTIVE.

Financial-literacy

Task profile

A wholly fictional example. The values illustrate a report and say nothing about you.

ANSWERED: 24 / 24 | 6 PROFILE AREAS

1

Budget

2 / 3 answered tasks solved correctly. For example, review task 1 and its solution in the appendix.

2

Percentages

2 / 3 answered tasks solved correctly. For example, review task 2 and its solution in the appendix.

3

Interest calculations

3 / 3 answered tasks solved correctly. For example, review task 3 and its solution in the appendix.

Your first small step

Separate fixed and variable expenses in a practice calculation.

02 / YOUR REPORT

Your profile at a glance

The bars show correct solutions as a proportion of answered tasks. Skipped tasks are shown separately.

Budget 2 / 3



0% 3 / 3 answered 100%

Percentages 2 / 3



0% 3 / 3 answered 100%

Interest calculations 3 / 3



0% 3 / 3 answered 100%

Recurring costs 2 / 3



0% 3 / 3 answered 100%

Financial concepts 7 / 10



0% 10 / 10 answered 100%

Price changes 2 / 2



0% 2 / 2 answered 100%

How to read the chart

A rate of 50% means half of your answered tasks were solved correctly. It does not mean you performed better than half of other people.

No area value is shown if fewer than 80% of its items are answered. This is a display rule for incomplete data, not a performance or health threshold.

03 / YOUR REPORT

Connecting your responses

Observations from your responses, not fixed characteristics.

The result shows correct responses to these calculation and knowledge tasks. It assesses neither your financial circumstances, investment suitability nor overall financial competence.

Your task result: 18 / 24

This is how many answered tasks you solved correctly. The result applies only to these tasks under your conditions. It is neither a population rank nor proof of an ability or fitness.

Compare the solution steps in the appendix: where does your approach match and where does it differ? An error can have many causes; the report does not establish one.

04 / YOUR REPORT

Budget

Trace your responses and connect them with everyday situations.

These tasks concern income, expenses and calculated amounts available.

Your response value **2 / 3**



0% 3 / 3 answered 100%

Correct/answered shows how many attempted tasks on income minus expenses you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 2 / 3. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 1: A monthly budget has €1500 income and €900 expenses. How much remains?

Your response: 500

Item 20: A monthly budget has €2600 income and €1450 expenses. How much remains?

Your response: 1150

A prompt for further reflection

Separate fixed and variable expenses in a practice calculation.

When does this fit me - and when does it not?

05 / YOUR REPORT

Percentages

Trace your responses and connect them with everyday situations.

These tasks use percentages and their reference amounts.

Your response value **2 / 3**



0% 3 / 3 answered 100%

Correct/answered shows how many attempted tasks on discounts and percentages you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 2 / 3. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 2: An item costs €100. Its price is reduced by 20%. New price?

Your response: 80

Item 21: An item costs €320. Its price is reduced by 20%. New price?

Your response: 300

A prompt for further reflection

Before calculating, write down which amount represents 100 percent.

When does this fit me - and when does it not?

06 / YOUR REPORT

Interest calculations

Trace your responses and connect them with everyday situations.

These tasks cover basic interest calculations.

Your response value **3 / 3**



0% 3 / 3 answered 100%

Correct/answered shows how many attempted tasks on simple annual interest calculations you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 3 / 3. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 3: €1000 earns 3% interest for exactly one year. Ignoring tax and fees, how many euros of interest are earned?

Your response: 30

Item 22: €3200 earns 3% interest for exactly one year. Ignoring tax and fees, how many euros of interest are earned?

Your response: 96

> **A prompt for further reflection**
>
> Check the period, interest rate and starting amount separately before calculating.

When does this fit me - and when does it not?

07 / YOUR REPORT

Recurring costs

Trace your responses and connect them with everyday situations.

This area concerns recurring costs and their total over a period.

Your response value **2 / 3**



0% 3 / 3 answered 100%

Correct/answered shows how many attempted tasks on monthly costs over twelve months you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 2 / 3. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 4: A subscription costs €5 per month. What do twelve months cost with no extra fees?

Your response: 60

Item 23: A subscription costs €16 per month. What do twelve months cost with no extra fees?

Your response: 192

A prompt for further reflection

Convert a monthly expense into a yearly total and check for additional one-off costs.

When does this fit me - and when does it not?

08 / YOUR REPORT

Financial concepts

Trace your responses and connect them with everyday situations.

These tasks ask about basic financial concepts. They do not replace financial advice.

Your response value **7 / 10**



0% 10 / 10 answered 100%

Correct/answered shows how many attempted tasks on basic financial concepts you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 7 / 10. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 5: What does compound interest mean?

Your response: Interest is never credited.

Item 18: What distinguishes expected from guaranteed returns?

Your response: An expectation may not be met.

A prompt for further reflection

Explain one term with a simple example of your own and compare it with the solution.

When does this fit me - and when does it not?

09 / YOUR REPORT

Price changes

Trace your responses and connect them with everyday situations.

These tasks concern prices, changes and consistent comparisons.

Your response value **2 / 2**



0% 2 / 2 answered 100%

Correct/answered shows how many attempted tasks on percentage price changes you solved. Skipped tasks are reported separately. Compare your responses with the solutions; this does not establish a population rank or a general ability score.

Correctly solved: 2 / 2. Not answered: 0. The result applies to these tasks under your conditions, not to your general ability.

Two concrete responses

Item 19: A basket rises in price from €140 to €154. By what percentage has its price increased?

Your response: 10

Item 24: A basket rises in price from €150 to €165. By what percentage has its price increased?

Your response: 10

A prompt for further reflection

Compare two offers using the same quantity or time unit.

When does this fit me - and when does it not?

10 / YOUR REPORT

Your values clearly explained

Budget

Numerator and denominator

2 / 3 means: this many answered tasks were solved correctly. Skipped: 0.

A profile without a ranking

The task selection is not normed on a representative population. Practice, aids, screen and situation can affect results. The result does not establish an IQ, a medical finding or occupational fitness.

11 / YOUR REPORT

Your own next step

An optional everyday idea, without a performance target.

1

Today: note one situation

Starting point: Budget. Choose a response in this area and note when it last fitted. A counterexample is just as useful.

2

This week: explore a perspective

Separate fixed and variable expenses in a practice calculation.

3

Afterwards: decide for yourself

What fits you and what does not? Record one insight and decide whether to keep anything. You do not need a higher score or another purchase.

My situation and what matters to me:

My optional idea and a suitable time:

What I would like to take from this:

12 / YOUR REPORT

Method and limitations

What the report is based on

Check budget, percentage and interest basics, with transparent solutions rather than investment recommendations.

Your responses are summarised according to the fixed rules explained here. Examples refer to the item numbers shown. No automated detection or assessment of a medical condition takes place.

Keeping the limitations in mind

Screening and self-reflection do not replace a medical or psychological assessment. Original reflection questions are not clinically validated. Each test page explains its method and limitations.

A profile does not cover every aspect of a person. It is a snapshot of your responses. Important relationship, career or other life decisions should not depend on it alone.

> **If you would like support**
>
> If symptoms are affecting you, seek support from a qualified health professional. In immediate danger, contact your local emergency services or nearest emergency department. Help information is available without an email address or payment.

Open general support information

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APPENDIX / YOUR REPORT

Your responses in full

Every scored response remains traceable. Skipped items are explicitly identified.

1 **A monthly budget has €1500 income and €900 expenses. How much remains?**

Budget | 500

Solution and explanation: 1500 – 900 = €600.

2 **An item costs €100. Its price is reduced by 20%. New price?**

Percentages | 80

Solution and explanation: 20% of €100 is €20; the remaining price is €80.

3 **€1000 earns 3% interest for exactly one year. Ignoring tax and fees, how many euros of interest are earned?**

Interest calculations | 30

Solution and explanation: 1000 × 0.03 = €30.

4 **A subscription costs €5 per month. What do twelve months cost with no extra fees?**

Recurring costs | 60

Solution and explanation: 12 × 5 = €60.

5 **What does compound interest mean?**

Financial concepts | Interest is never credited.

Solution and explanation: Compounding includes earning interest on previously credited interest.

6 **What is the main purpose of an emergency reserve?**

Financial concepts | To cushion unexpected necessary expenses.

Solution and explanation: A reserve can cushion unexpected costs; its appropriate size depends on the situation.

7 **What can broad investment diversification do?**

Financial concepts | Spread individual risks without ruling out losses.

Solution and explanation: Diversification spreads risks; diversified investments can still lose value.

8 **What does liquidity describe for an investment?**

Financial concepts | How easily it can be converted into available cash.

Solution and explanation: Liquidity concerns access or ease of sale, not a profit guarantee.

9 **Why do recurring investment fees matter?**

Financial concepts | They affect only the first day.

Solution and explanation: Recurring costs can have a noticeable cumulative effect over time.

Your responses in full / CONTINUED

10 **A monthly budget has €2000 income and €1150 expenses. How much remains?**

Budget | 850

Solution and explanation: 2000 – 1150 = €850.

11 **An item costs €200. Its price is reduced by 20%. New price?**

Percentages | 160

Solution and explanation: 20% of €200 is €40; the remaining price is €160.

12 **€2000 earns 3% interest for exactly one year. Ignoring tax and fees, how many euros of interest are earned?**

Interest calculations | 60

Solution and explanation: 2000 × 0.03 = €60.

13 **A subscription costs €10 per month. What do twelve months cost with no extra fees?**

Recurring costs | 10

Solution and explanation: 12 × 10 = €120.

14 **What belongs in a realistic monthly budget?**

Financial concepts | Income plus regular and foreseeable irregular expenses.

Solution and explanation: A budget needs an overview of inflows and expenses, including predictable irregular costs.

15 **Two investments have the same expected return. What still needs checking?**

Financial concepts | Risks, costs and accessibility.

Solution and explanation: Expected return alone does not fully describe an investment product.

16 **Income rises by 2%, while the purchased basket rises by 5%. What follows with unchanged shopping habits?**

Financial concepts | The income buys less of this basket.

Solution and explanation: Prices rise faster than income, so it buys relatively less of this basket.

17 **Which detail alone is insufficient to compare the total cost of a loan?**

Financial concepts | All payments across the entire term.

Solution and explanation: A smaller payment may come with a longer term. The payment alone does not reveal the total cost.

18 **What distinguishes expected from guaranteed returns?**

Financial concepts | An expectation may not be met.

Solution and explanation: A forecast is not a guarantee; risks and conditions need separate consideration.

19 **A basket rises in price from €140 to €154. By what percentage has its price increased?**

Price changes | 10

Solution and explanation: The increase of €14 is one tenth of the original price: 10%.

Your responses in full / CONTINUED

20 **A monthly budget has €2600 income and €1450 expenses. How much remains?**

Budget | 1150

Solution and explanation: 2600 – 1450 = €1150.

21 **An item costs €320. Its price is reduced by 20%. New price?**

Percentages | 300

Solution and explanation: 20% of €320 is €64; the remaining price is €256.

22 **€3200 earns 3% interest for exactly one year. Ignoring tax and fees, how many euros of interest are earned?**

Interest calculations | 96

Solution and explanation: 3200 × 0.03 = €96.

23 **A subscription costs €16 per month. What do twelve months cost with no extra fees?**

Recurring costs | 192

Solution and explanation: 12 × 16 = €192.

24 **A basket rises in price from €150 to €165. By what percentage has its price increased?**

Price changes | 10

Solution and explanation: The increase of €15 is one tenth of the original price: 10%.