

# Certified Financial Gerontologist Practice Test Questions and Answers

## 1. What is the primary focus of financial gerontology in elder financial planning?

- A) Maximizing investment returns regardless of risk
- B) Understanding aging-related changes that impact financial decision-making
- C) Selling complex financial products to seniors
- D) Focusing only on estate planning documents

## 2. Which cognitive change commonly associated with aging can affect financial capacity?

- A) Improved mathematical abilities
- B) Declined processing speed and working memory
- C) Enhanced decision-making speed
- D) Increased risk tolerance

## 3. What is a key consideration when working with older adults experiencing mild cognitive impairment?

- A) Assuming they cannot make any financial decisions
- B) Simplifying information and allowing more processing time
- C) Ignoring their preferences and making decisions for them
- D) Recommending only high-risk investments

## 4. Which strategy is most effective for protecting older adults from financial exploitation?

- A) Isolating them from all financial decisions
- B) Education, trusted person involvement, and monitoring for red flags
- C) Avoiding all technology-based financial services
- D) Limiting access to their own accounts

Answers: 1-B 2-B 3-B 4-B

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