

FINAL EXAM REVIEW

Student Name: _____
Period: _____

PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

DATE OF FINAL EXAM TEST: _____

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on _____.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcostulsa.org. They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcostulsa.org. They are also listed below by Chapter.

CHAPTER OBJECTIVES (with cross-reference Workbook Pages noted)

UNIT 1 – SAVING and INVESTING

CHAPTER 1 – Savings (Pg. 9)

1. List Dave Ramsey's "Baby Steps" covered in Foundations for Personal Finance. (Pgs. 11, 12, 13, 33, 39, 59, 171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

CHAPTER 2 – Investment Options (Pg. 21)

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25, 26)

CHAPTER 3 – Wealth Building and College Savings (Pg. 31)

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEP-IRA, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 – CREDIT and DEBT

CHAPTER 4 – Dangers of Debt (Pg. 47)

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 – Consumer Awareness (Pg. 65)

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80, 81)

Personal Finance Chapter 1review

Ronald Hudkins

Personal Finance Chapter 1review:

Personal Finance E. Thomas Garman, Raymond E. Forgue, 2000 This text makes sense of complex fast changing topics to help students become skillful financial planners Through practical advice and proven strategies students develop a personal philosophy for effective financial decision making The Sixth Edition developed with the help of an advisory board of 68 personal finance instructors has been revised to reflect recent changes in the economy

Introduction to Personal Finance John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives Introduction to

Personal Finance Beginning Your Financial Journey 2e is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course to topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

Personal Finance for Young Professionals Scott Gong, 2025-11-24 Personal Finance for Young Professionals pairs practical advice with psychological insights to create a positively purposeful system Readers will learn to identify their financial philosophy and develop a strategy that suits their personal preferences and meets their financial needs How to be successful with your finances can be summarized on a single sheet of paper there isn't much to it but it takes more than a generic plan This book will help young professionals make sound financial decisions while cultivating the necessary psychology to stay the course over time Gong draws on over a decade of tutoring experience to break down personal finance into relevant and digestible kernels of knowledge that are applicable and actionable

Personal Finance George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial

decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do **Personal Finance for Beginners & Dummies** Giovanni Rigters, Personal Finance for beginners Your personal finance is your number one money priority in your life to get rich Making small changes can lead to big financial outcomes even to becoming a millionaire We will explore 50 different personal finance tips that will not only boost your income but will also make you more financially savvy confident and prepared Start now and change your financial future I will be sharing with you things that pertain to how you can save money Why am I doing this Why is it so important that you know how to save money Why can't we just spend all the money and income that we make from our hard work and not think about tomorrow Before we get to solutions I want you to know that the financial world is a volatile one as such anyone who wants to survive the volatility that comes with it must be armed with the right mindset steps and tips You will discover the secrets to maintaining financial health which will also benefit you in other areas of life

McGraw-Hill's Taxation of Individuals 2024 Edition Brian C.

Spilker,2023 **Personal Finance** Vickie L. Bajtelsmit,2024-05-31 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

McGraw-Hill's Taxation of Individuals and Business

Entities 2024 Edition Brian Clark Spilker,2023 Whether you want to hike through Zion ski in Park City or visit the Great Salt Lake the local Fodor's travel experts in Utah are here to help Fodor's Utah guidebook is packed with maps carefully curated recommendations and everything else you need to simplify your trip planning process and make the most of your time This new edition has been fully redesigned with an easy to read layout fresh information and beautiful color photos Fodor's Essential guides have been named by Booklist as the Best Travel Guide Series of 2020 Fodor's Utah travel guide includes AN ILLUSTRATED ULTIMATE EXPERIENCES GUIDE to the top things to see and do MULTIPLE ITINERARIES to effectively organize your days and maximize your time MORE THAN 18 DETAILED MAPS and a FREE PULL OUT MAP to help you navigate confidently COLOR PHOTOS throughout to spark your wanderlust HONEST RECOMMENDATIONS FROM

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Personal Finance Bernard J. Winger, Ralph R. Frasca, 1999 For courses in Personal Finance Designed to help students plan for a successful financial future this comprehensive user friendly treatment of financial planning guides students through the complexities of today's financial world the authors use an applied approach to personal finance by walking through a decision making approach

MCGRAW-HILL'S ESSENTIALS OF FEDERAL TAXATION 2024; BRIAN C. SPILKER....ET AL. Brian C. Spilker, 2023

Budgeting on a Low-Income Ronald

Hudkins, 2025-02-15 Are you struggling to make ends meet Do you feel like budgeting doesn't work for you It's time for a more intelligent stress free approach Traditional budgeting advice often ignores the reality of living paycheck to paycheck dealing with irregular income and facing rising costs This book Budgeting on a Low Income provides a modern realistic financial plan for those needing flexible practical solutions not impossible savings goals Inside you'll discover AI powered budgeting tools that simplify money management Step by step strategies for stretching every dollar Smart savings automation build an emergency fund with ease Debt busting techniques to break free from financial stress Real life case studies of people who turned their finances around

Personal Finance Maurice Albert Unger, Harold Arthur Wolf, 1964

The Saturday Review of Politics, Literature, Science, Art, and Finance, 1871 *Instructor's Manual to Accompany Personal Finance, 6th Edition* Harold Arthur Wolf, 1981 **Personal Finance** Harold Arthur Wolf, 1984

Instructors Manual Arthur Keown, 2002-08-30 **Personal Finance Law Quarterly Report**, 1977 **The Investors Review**, 1894 **Personal Finance** Lawrence J. Gitman, 1984 **Yearbook of the Department of Classroom Teachers**

National Education Association of the United States. Department of Classroom Teachers, 1930

Personal Finance Chapter 1 review: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have enthralled audiences this year. The Must-Read : Colleen Hoovers "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Personal Finance Chapter 1 review : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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Table of Contents Personal Finance Chapter 1review

1. Understanding the eBook Personal Finance Chapter 1review
 - The Rise of Digital Reading Personal Finance Chapter 1review
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 1review
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Chapter 1review
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 1review
 - Personalized Recommendations
 - Personal Finance Chapter 1review User Reviews and Ratings
 - Personal Finance Chapter 1review and Bestseller Lists
5. Accessing Personal Finance Chapter 1review Free and Paid eBooks
 - Personal Finance Chapter 1review Public Domain eBooks
 - Personal Finance Chapter 1review eBook Subscription Services
 - Personal Finance Chapter 1review Budget-Friendly Options
6. Navigating Personal Finance Chapter 1review eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Chapter 1review Compatibility with Devices
 - Personal Finance Chapter 1review Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter 1review
 - Highlighting and Note-Taking Personal Finance Chapter 1review
 - Interactive Elements Personal Finance Chapter 1review
8. Staying Engaged with Personal Finance Chapter 1review

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Personal Finance Chapter 1review

9. Balancing eBooks and Physical Books Personal Finance Chapter 1review

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Personal Finance Chapter 1review

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Personal Finance Chapter 1review

- Setting Reading Goals Personal Finance Chapter 1review
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Personal Finance Chapter 1review

- Fact-Checking eBook Content of Personal Finance Chapter 1review
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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