

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 Review Questions Answer Key

Louis E. Boone,David L. Kurtz

Personal Finance Chapter Review Questions Answer Key:

Personal Finance Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness Byfocusing 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

Personal Finance Lawrence J. Gitman,1984

Personal Finance Bernard J. Winger,Ralph R. Frasca,1993

Principles of Finance Julie Dahlquist,Rainford Knight,2022-03-16 Designed to meet the scope and sequence of your course Principles of Finance provides a strong foundation in financial applications using an innovative use case approach to explore their role in business decision making An array of financial calculator and downloadable Microsoft Excel data exercises also engage students in experiential learning throughout With flexible integration of technical instruction and data this title prepares students for current practice and continual evolution This is an adaptation of Principles of Finance by OpenStax You can access the textbook as pdf for free at openstax.org Minor editorial changes were made to ensure a better ebook reading experience Textbook content produced by OpenStax is licensed under a Creative Commons Attribution 4.0 International License

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Introduction to Personal Finance John E.

Grable,Lance Palmer,2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance

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tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with 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 Study Guide Sixth Edition** E. Thomas Garman,1999-10-25

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Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions **Personal Financial Management**

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Dlabay,Robert J. Hughes,2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems

applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills **Financial Management Made Easy**

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students in higher education especially those in technical universities pursuing accounting and finance diplomas HNDs or bachelor s degrees This book with 23 chapters provides a structured introduction to finance empowering educators and learners alike to tackle key topics confidently It features over 175 review questions and 125 worked examples to aid self tuition especially for exams Each chapter begins with an introduction and objectives followed by definitions and theoretical concepts and concludes with trial questions key terms references and a further reading list **Strategy for Personal Finance**

Lang,Larry R. Lang,1993 **Renegade Kids, Suburban Outlaws** Wayne S. Wooden,Randy Blazak,2001 Topics covered include exploring boundary between deviance and criminality in the lives of young people who are deeply involved in the youth culture show how youth culture is not a set of categories so much as it is a dynamic and creative response to the confusions of growing up in modern society **Instructor's Manual to Accompany Personal Finance, 6th Edition**

Harold Arthur Wolf,1981 **Telecourse Student Guide for Dollar\$ and Sense** Rod Davis,2000-08 **The Journal of**

Business Education ,1929 **The McGraw-Hill 36-Hour Course In Finance for Non-Financial Managers, Second**

Edition Robert A. Cooke,2004-02-22 A fully revised guidebook on the basics of accounting updated to cover an increasingly complex financial arena In the wake of recent accounting scandals most managers now realize they need to know more about the inner workings of finance Many however don t know where they will find the time The McGraw Hill 36 Hour Course in Finance for Non Financial Managers is designed to give readers a working mastery of all finance essentials in just 36 hours and has now been updated to help readers understand the substantial regulatory and practical changes that have taken place in the new world of business accounting This hands on workbook delivers its information in accessible and reader friendly

style including self study questions and case studies for each chapter. Information new to this edition includes Key updates to generally accepted accounting principles GAAP Sections detailing what auditing is and what auditors do. Entirely new sections on pro forma financial statements stock options as an expense and more. **Project Management** Amos Haniff, Mohamed Salama, 2016-09-30. Project Management provides readers from different backgrounds with an essential toolkit to develop their knowledge starting from the first principles progressing to a more complex understanding with the help of an assortment of case studies practical examples and numerical worked examples. [The Saturday Review of Politics, Literature, Science, Art, and Finance](#), 1885

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web building program this race car is designed to look and steer like a real car with pivoting front wheel steering it is also designed for speed with gears to increase the speed of the rear drive wheels the color sensor is positioned under the car so that the car do some basic autonomous operations by sensing the color of the surface

ante lego mindstorms nxt car 3 steps instructables - Jul 05 2022

web for this lego mindstorm nxt 2 0 kit i can build a car from to steps were have provided in this instructable press from nxt the outfit ability be bought on amazon or you could already have this kit the original car can be assembled usage the link below builds instructions for the formula 1 racing car built use lego mindstorms ev3

square nxt lego engineering - Oct 08 2022

web building and programming materials nxt car building instructions 1 build an nxt car programming instructions using mindstorms nxt g program the nxt to move forward for a certain distance turn 90 degrees to the right and continue these motions until a square has been completed 1

nxt robotsquare - Dec 10 2022

web the robot is featured in the nxt 2 0 inventor s guide building and programming this robot instructions for building and programming this robot are included in the unofficial lego mindstorms nxt 2 0 inventor s guide english and in lego robooter ii german

nxt bumper car nxt programs - Mar 13 2023

web building instructions start by building the castor bot click the picture for building instructions use the shortest wire for this step connect the wire from the touch sensor to port 1 on the nxt you can route the wire around the round cross brace under the robot to keep it out of the way use the program bumper car for your bumper car