

# **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.vcstulsa.org](http://www.vcstulsa.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.vcstulsa.org](http://www.vcstulsa.org). They are also listed below by Chapter.

### **CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)**

#### **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, SEPP, 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 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

**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

**Introduction to Finance** Ronald W. Melicher, Edgar A. Norton, 2019-10-08 Introduction to Finance 17th Edition offers students a balanced introduction to the three major areas of finance institutions and markets investments and financial management Updated to incorporate recent economic and financial events this new edition is an ideal textbook for first courses in finance reviewing the discipline's essential concepts principles and practices in a clear reader friendly manner Students gain an integrated perspective of finance by learning how markets and institutions influence and are influenced by individuals businesses and governments Designed to impart financial literacy to readers with no previous background in the subject the text provides a solid foundation for students to build upon in later courses in financial management investments or financial markets Equations and mathematical concepts are kept to a minimum and include understandable step by step solutions Divided into three parts the book explains financial markets discusses the functions of financial systems reviews savings and investments in different sectors describes accounting concepts and organizational structures and more Real world examples featured throughout the text help students understand important concepts and appreciate the role of finance in various local national and global settings

*Personal Finance* E. Thomas Garman, Raymond E. Forgue, 1988 **Introduction to Personal Finance** John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition 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 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     **Personal Finance** Jack R. Kapoor,Les R. Dlabay,Robert James Hughes,1991 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** Louis E. Boone,David L. Kurtz,1989     **Student Resource Manual to Accompany Personal Finance** Jack Kapoor,Les 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 'Self-Tuition Approach' Concise Second Edition** DR. BEN EBO ATTOM,MR. JOHN KWENING MBROH,DR. YAW NDORI QUEKU,2024-06-08 Financial Management Made Easy Self Tuition Approach Concise Second Edition is designed for 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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## **Table of Contents Personal Finance Chapter Review Questions Answer Key**

1. Understanding the eBook Personal Finance Chapter Review Questions Answer Key
  - The Rise of Digital Reading Personal Finance Chapter Review Questions Answer Key
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter Review Questions Answer Key
  - 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 Review Questions Answer Key
  - User-Friendly Interface

4. Exploring eBook Recommendations from Personal Finance Chapter Review Questions Answer Key
  - Personalized Recommendations
  - Personal Finance Chapter Review Questions Answer Key User Reviews and Ratings
  - Personal Finance Chapter Review Questions Answer Key and Bestseller Lists
5. Accessing Personal Finance Chapter Review Questions Answer Key Free and Paid eBooks
  - Personal Finance Chapter Review Questions Answer Key Public Domain eBooks
  - Personal Finance Chapter Review Questions Answer Key eBook Subscription Services
  - Personal Finance Chapter Review Questions Answer Key Budget-Friendly Options
6. Navigating Personal Finance Chapter Review Questions Answer Key eBook Formats
  - ePub, PDF, MOBI, and More
  - Personal Finance Chapter Review Questions Answer Key Compatibility with Devices
  - Personal Finance Chapter Review Questions Answer Key Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Finance Chapter Review Questions Answer Key
  - Highlighting and Note-Taking Personal Finance Chapter Review Questions Answer Key
  - Interactive Elements Personal Finance Chapter Review Questions Answer Key
8. Staying Engaged with Personal Finance Chapter Review Questions Answer Key
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Finance Chapter Review Questions Answer Key
9. Balancing eBooks and Physical Books Personal Finance Chapter Review Questions Answer Key
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Finance Chapter Review Questions Answer Key
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Chapter Review Questions Answer Key
  - Setting Reading Goals Personal Finance Chapter Review Questions Answer Key
  - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Personal Finance Chapter Review Questions Answer Key
  - Fact-Checking eBook Content of Personal Finance Chapter Review Questions Answer Key
  - 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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