

Personal Finance Chapter 2 Exam Questions with Correct Answers

Money management refers to

- A. Preparing personal financial statements.
- B. Day-to-day financial activities.
- C. Trade-offs that occur with financial decisions.
- D. Storing financial records for easy access.
- E. Spending money on current living expenses. - Answer-b

Which of the following is NOT a component of money management?

- A. Storing personal financial records to document business transactions and legal matters.
- B. Creating personal financial statements to measure and assess financial position and progress.
- C. Creating a budget.
- D. None of these are components of money management.
- E. - Answer-e

Storing personal financial records, creating personal financial statements, and creating a budget are all components of money management. - Answer-e

A home file should be used for storing

- A. All financial documents and records.
- B. Financial records for current needs.
- C. Documents that require maximum security.
- D. Obsolete financial documents.
- E. Records that are difficult to replace. - Answer-b

Which of the following financial documents would most likely be stored in a safe deposit box?

- A. W-2 forms
- B. Personal financial statements
- C. Warranties
- D. Marriage certificates
- E. Checking account statements - Answer-d

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Ramesh C Nainwal



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as different chapters of this dissertation As the world becomes more globalized and resources become more internationally mobile the issue related to international taxation is moving to the forefront of debates surrounding national tax system The process of globalization has led to increased competition among businesses in the global market place International taxation generally refers to the tax treatment of cross national transactions Since each nation has its own tax rules and the rules of one nation are rarely perfectly meshed with those of another it is possible that income will be taxed more than once which is sometimes referred to as double taxation or that it will go untaxed by any jurisdiction To prevent this usually countries adopt different methods In principal two methods of taxation are there i e the territorial or source system of taxation and the worldwide or residence system Base Erosion and Profit Shifting by the multinational enterprises or by the individuals is one of the current problem by which the whole world suffering To curb this problem Organisation for Economic Co operation and Development OECD has unveiled its report on Base Erosion and Profit Shifting BEPS on 12 February 2013 The Report has attempted to identify and tackle the global issue of tax base erosion which in present time has achieved gigantic proportions There is a growing perception that Governments across world lose substantial revenue due to tax avoidance because of planning aimed at eroding the tax the taxable base or shifting profits to favorable tax jurisdiction Keeping cognizance of this situation the Organisation for Economic Co operation and Development OECD recommends a holistic and planned approach to address the problem of Base Erosion and Profit Shifting BEPS

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