

# **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 Answer Key

**Huangqi Zhang**



## **Personal Finance Answer Key:**

*The Handy Personal Finance Answer Book* Paul A Tucci, 2011-10-01 Personal Financial Planning and Money Management Insights Advice and Guidance An up to date financial reference book for everyone Tips practical advice useful worksheets checklists and tables guide you to a better understanding of your financial position and put you on your way to achieving personal financial goals and security The Handy Personal Finance Answer Book offers facts for everyday life to help you save money and manage your financial life By avoiding financial jargon this informative tome provides financial lessons in a fun approachable way With answers to more than 1 000 questions on the history and institutions of finance how to make wise decisions about personal financial issues and common mistakes people make when managing money this fact filled book offers facts for everyday life that help you build a more secure future for you and your family Questions range from simple to complex including What are some basic steps to becoming financially successful How do I balance my checkbook What are some of the biggest mistakes that individual investors make Why is attaining financial goals easier than we think How much should I save for retirement What are seven things to consider before investing Who said A penny saved is a penny earned How can I save money on my home owner s insurance How do I check the accuracy of my medical bills What are some notable tax deductions How many undergraduates receive financial aid to attend university or colleges in America What are some typical family budget categories What is the concept of paying yourself first How many credit cards should I have Are debit cards a better way to go And many many more Also featured are useful worksheets checklists and tables that guide the reader to a better understanding of his or her own financial position and on their way to achieving their personal financial goals A bibliography and extensive index add to its usefulness The Handy Personal Finance Answer Book takes the mystery out of money matters     Personal Finance Answer Key Units 1-5 (RES) Responsive Education Solutions Staff, 2019-08

Personal Finance E. Thomas Garman, 1999-10     **Personal Finance** Jane King, Mary Carey, 2017 This book explains the fundamentals of financial planning including budgeting and managing debt before engaging with major issues and life events where financial literacy is key Pedagogical features including learning objectives terminology boxes and examples fully support students in developing their practical skills whilst ponder points and questions encourage the application of these skills when making informed financial decisions Engaging case studies and extensive examples throughout the text bring the subject to life     You and Your Money Eric B. Johansen, 1997 Essential cultural information about personal finance is the

topic of this collection of activities for the young ESL student     Personal Finance in Your 20s For Dummies Eric Tyson, 2016-05-31 Personal Finance in Your 20s For Dummies 9781119293583 was previously published as Personal Finance in Your 20s For Dummies 9780470769058 While this version features a new Dummies cover and design the content is the same as the prior release and should not be considered a new or updated product The easy way to avoid early pitfalls on the road to financial success A little money and a little time is all that s needed to lay a strong financial foundation for today and

the future And starting sooner rather than later is the smartest thing you can do when it comes to protecting your financial future If you re in college or enjoying your twenties *Personal Finance in Your 20s For Dummies* cuts to the chase providing you with the targeted financial advice you need to establish a firm financial footing as you work your way through school and the post graduation years Advice on paying off student loans managing debt and creating a solid pathway to financial success Investing strategies for young investors Other titles by Tyson *Personal Finance For Dummies Investing For Dummies and Mutual Funds For Dummies* If you re looking for sound reliable advice on how to make smart financial choices in the real world *Personal Finance in Your 20s For Dummies* has you covered     **Kiplinger's Personal Finance** ,1977-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **Personal Finances, Instructor's Guide** Florida State University. Career Education Center,1977     *Kiplinger's Personal Finance* ,2000-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     *Personal Finance in Your 50s All-in-One For Dummies* Eric Tyson,2018-04-16 Manage your finances and enjoy your retirement Retirement security is one of the most pressing social issues facing the world in the next 30 years so if you re approaching your golden years it s essential to have a secure financial future *Personal Finance in Your 50s All in One For Dummies* provides targeted financial advice and assists soon to be or established boomers with making informed decisions about how best to spend invest and protect their wealth while planning for the future Retirement is an exciting time but it can also be scary if you re not sure that you have your ducks in a row This hands on resource arms you with an arsenal of beginner to intermediate personal finance and estate planning techniques for everything from spending saving navigating insurance managing medical costs household expenses and even employment Build a diversified portfolio Create emergency funds Avoid scams and frauds Improve your estate planning With the help of this all in one resource you ll get a succinct framework and expert advice to help you make solid decisions and confidently plan for your future     *Kiplinger's Personal Finance* ,1987-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     *Kiplinger's Personal Finance* ,2003-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **Kiplinger's Personal Finance** ,1986-09 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **Kiplinger's Personal Finance** ,2000-09 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     Handbook of Financial Decision Making Gilles Hilary,David McLean,2023-08-14 This accessible Handbook provides an essential entry point for those with an interest in the increasingly complex subject of financial decision making It sheds light on new paradigms in

society and the ways that new tools from private actors have affected financial decision making Covering a broad range of key topics in the area leading researchers summarize the state of the art in their respective areas of expertise delineating their projections for the future

*The ABC's of Personal Finance* Debbi King, 2014-08-17 If you are living paycheck to paycheck fighting with your spouse about money unemployed or always stressed about how to pay your bills this book is for you If you do not have any peace when it comes to money this book is for you If you believe that you are doing everything right but you can't quite get where you need to be financially this book is for you Personal finance is as easy as ABC Most of us get the math but it is the emotions of personal finance that we have trouble with And since personal finance is 90% emotion and 10% math this may explain why you are struggling In this book you will find everything you need to know about every aspect of personal finances and from someone who has been there We will cover everything from buying a house to budgeting to getting out of debt This is not a miracle program or a magic pill This is about a lifestyle of handling money that will give you joy peace and freedom beyond what you could ever dream of having Live the dream

*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

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*Kiplinger's Personal Finance*, 2001-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

*Decentralized Finance (DeFi)* Cordelia Friesendorf, Alena Blütener, 2023-08-26 This book explores how decentralized finance DeFi can disrupt traditional centralized finance including the business areas of insurance companies banks money markets and bonds DeFi is not a company or a single product rather it is a collection of products or services As part of the Ethereum ecosystem DeFi services are provided as Decentralized Applications dApps which require smart contracts to lock in assets for processing transactions Changing consumer expectations the availability of affordable technologies and entrepreneurial drive create space for DeFi Geopolitical crises and trust deterioration exacerbate the need This book explains the concept of DeFi the technological opportunities the current reality and status quo of business transactions and demonstrates the potential for future use and the eventual transformation of the financial industry It further provides a comprehensive analysis of the real world applications of DeFi the Decentralized Ledger Technology DLT and digital assets as well as their potential risks to consumers and financial institutions to bankers managers investors and policymakers

The book delves into Personal Finance Answer Key. Personal Finance Answer Key is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Finance Answer Key, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Personal Finance Answer Key
- Chapter 2: Essential Elements of Personal Finance Answer Key
- Chapter 3: Personal Finance Answer Key in Everyday Life
- Chapter 4: Personal Finance Answer Key in Specific Contexts
- Chapter 5: Conclusion

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4. In chapter 3, the author will examine the practical applications of Personal Finance Answer Key in daily life. This chapter will showcase real-world examples of how Personal Finance Answer Key can be effectively utilized in everyday scenarios.

5. In chapter 4, this book will scrutinize the relevance of Personal Finance Answer Key in specific contexts. This chapter will explore how Personal Finance Answer Key is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Personal Finance Answer Key. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Finance Answer Key.

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