

## Personal Finance Semester Test Review

### Multiple Choice

Identify the letter of the choice that best completes the statement or answers the question.

- \_\_\_\_ 1. The way in which people make, distribute, and use their goods and services is called \_\_\_\_.
- |                     |                 |
|---------------------|-----------------|
| a. opportunity cost | c. economics    |
| b. short-term goals | d. wealth-watch |
- \_\_\_\_ 2. Interest earned on previously earned interest is called compounding or \_\_\_\_.
- |                              |                  |
|------------------------------|------------------|
| a. future value computations | c. doubling down |
| b. economics                 | d. inflation     |
- \_\_\_\_ 3. Financial plans that are more than five years off are called \_\_\_\_.
- |                      |                       |
|----------------------|-----------------------|
| a. opportunity plans | c. intermediate goals |
| b. long-term goals   | d. attainable goals   |
- \_\_\_\_ 4. The trade-off made by making one choice instead of another is commonly referred to as a(n) \_\_\_\_.
- |                        |                     |
|------------------------|---------------------|
| a. trade decision      | c. economic choice  |
| b. personal preference | d. opportunity cost |
- \_\_\_\_ 5. Saving for vacation next summer or paying off small debts are examples of \_\_\_\_.
- |                         |                        |
|-------------------------|------------------------|
| a. opportunity planning | c. long-term goals     |
| b. short-term goals     | d. opportunity results |
- \_\_\_\_ 6. Spending, saving, and investing to have the kind of life you want and financial security can be achieved by \_\_\_\_.
- |  |
|--|
| a. personal financial planning                       |
| b. paying interest                                   |
| c. discussing your financial situation with a friend |
| d. regulating inflation                              |
- \_\_\_\_ 7. The amount of goods and services available for sale is called \_\_\_\_.
- |            |            |
|------------|------------|
| a. demand  | c. supply  |
| b. reserve | d. economy |
- \_\_\_\_ 8. The central banking organization of the United States is called the \_\_\_\_.
- |                               |                           |
|-------------------------------|---------------------------|
| a. Bank of America            | c. Federal Bank Reserve   |
| b. United States Reserve Bank | d. Federal Reserve System |
- \_\_\_\_ 9. The name for computations that allow you to determine how much money to deposit now to earn a desired amount in the future is \_\_\_\_.
- |                     |                 |
|---------------------|-----------------|
| a. present value    | c. values       |
| b. value assignment | d. future value |
- \_\_\_\_ 10. A series of equal regular deposits is called \_\_\_\_.
- |                    |                              |
|--------------------|------------------------------|
| a. serial deposits | c. a personal financial plan |
| b. an annuity      | d. a paycheck                |
- \_\_\_\_ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in \_\_\_\_.
- |                        |                     |
|------------------------|---------------------|
| a. forestry management | c. teaching English |
| b. clothes design      | d. engineering      |
- \_\_\_\_ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more \_\_\_\_.
- |                    |                         |
|--------------------|-------------------------|
| a. working parents | c. elderly people       |
| b. leisure time    | d. ongoing job training |
- \_\_\_\_ 13. In recent years, some of the fastest growing job markets have been in \_\_\_\_.
- |             |             |
|-------------|-------------|
| a. New York | c. Illinois |
|-------------|-------------|

# Personal Finance Semester 2 Test Review Answers

**Chao Zhang**



## **Personal Finance Semester 2 Test Review Answers:**

## Unveiling the Power of Verbal Beauty: An Emotional Sojourn through **Personal Finance Semester 2 Test Review Answers**

In some sort of inundated with displays and the cacophony of instant connection, the profound energy and mental resonance of verbal beauty often fade in to obscurity, eclipsed by the regular onslaught of noise and distractions. Yet, nestled within the musical pages of **Personal Finance Semester 2 Test Review Answers**, a charming perform of fictional elegance that impulses with fresh emotions, lies an unique journey waiting to be embarked upon. Written by way of a virtuoso wordsmith, that exciting opus instructions visitors on a psychological odyssey, delicately exposing the latent possible and profound influence embedded within the delicate internet of language. Within the heart-wrenching expanse with this evocative analysis, we shall embark upon an introspective exploration of the book is main styles, dissect its interesting writing style, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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