

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. 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. 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

K Morrison



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

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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

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