

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
 - b. short-term goals
 - c. economics
 - d. wealth-watch
- ____ 2. Interest earned on previously earned interest is called compounding or ____.
- a. future value computations
 - b. economics
 - c. doubling down
 - d. inflation
- ____ 3. Financial plans that are more than five years off are called ____.
- a. opportunity plans
 - b. long-term goals
 - c. intermediate 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
 - b. personal preference
 - c. economic choice
 - d. opportunity cost
- ____ 5. Saving for vacation next summer or paying off small debts are examples of ____.
- a. opportunity planning
 - b. short-term goals
 - c. long-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
 - b. reserve
 - c. supply
 - d. economy
- ____ 8. The central banking organization of the United States is called the ____.
- a. Bank of America
 - b. United States Reserve Bank
 - c. Federal Bank Reserve
 - 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
 - b. value assignment
 - c. values
 - d. future value
- ____ 10. A series of equal regular deposits is called ____.
- a. serial deposits
 - b. an annuity
 - c. a personal financial plan
 - d. a paycheck
- ____ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in ____.
- a. forestry management
 - b. clothes design
 - c. teaching English
 - d. engineering
- ____ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more ____.
- a. working parents
 - b. leisure time
 - c. elderly people
 - d. ongoing job training
- ____ 13. In recent years, some of the fastest growing job markets have been in ____.
- a. New York
 - b. Illinois

Personal Finance Semester 2 Test Review Answers

Liying Dong



Personal Finance Semester 2 Test Review Answers:

Eventually, you will unquestionably discover a extra experience and deed by spending more cash. still when? complete you agree to that you require to acquire those every needs taking into account having significantly cash? Why dont you attempt to get something basic in the beginning? Thats something that will lead you to understand even more in this area the globe, experience, some places, following history, amusement, and a lot more?

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