

PERSONAL FINANCE Unit Test

MIDDLE & HIGH SCHOOL



Personal Finance Assessment

1. _____ became President of the United States after Andrew Jackson was assassinated.
- Monroe Lincoln
 - Polk John
 - Taylor James
 - Polk Andrew

2. What was the outcome of passing the 19th Amendment to the U.S. Constitution in 1920?

- Abolished Civil War
- Granted women suffrage
- Abolished slavery in 1863
- Abolished slavery in 1865

3. What was the purpose of passing the 18th Amendment to the U.S. Constitution in 1913?

- Prohibit alcohol
- Prohibit 18-21 from voting
- Prohibit states from imposing and state social conditions in the United States
- Prohibit states from giving the right to vote

4. "The right of citizens of the United States to vote shall not be denied or restricted by the United States or by any State on account of race, color, or previous condition of servitude." Source: from the 15th Amendment

- What was the purpose of passing the 15th Amendment to the U.S. Constitution in 1870?

- To grant women the right to a fair education
- To grant black men the right to vote
- To grant the states the right to impose social conditions
- To give the states

Personal Finance Assessment

Answer Key

1. What is an example of wise financial planning for the future?

- Take charge and learn to use credit wisely
- Get credit and offer the new state to pay for it
- Get credit and learn to use it wisely and responsibly
- Get credit and learn to use it wisely

2. Joseph's parents are planning for their retirement, a time when they will stop working.

Why is planning important for Joseph's parents?

- They can get a credit card
- They can learn to use credit
- They can learn to use credit for work
- They can learn enough savings

3. Complete the table with each month of the school year. Use the table below to answer the questions.

PERSONAL FINANCE
How much money do you have in your savings account? \$100
How much money do you have in your checking account? \$50
How much money do you have in your credit card? \$0

What activity shows up the most often in the budget? (Circle the activity for saving the money in the table)

- \$1
- \$2
- \$3
- \$4

Personal Finance 10 Edition Test

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1. Understanding the eBook Personal Finance 10 Edition Test
 - The Rise of Digital Reading Personal Finance 10 Edition Test
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance 10 Edition Test
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance 10 Edition Test
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance 10 Edition Test
 - Personalized Recommendations
 - Personal Finance 10 Edition Test User Reviews and Ratings
 - Personal Finance 10 Edition Test and Bestseller Lists
5. Accessing Personal Finance 10 Edition Test Free and Paid eBooks
 - Personal Finance 10 Edition Test Public Domain eBooks
 - Personal Finance 10 Edition Test eBook Subscription Services
 - Personal Finance 10 Edition Test Budget-Friendly Options

6. Navigating Personal Finance 10 Edition Test eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance 10 Edition Test Compatibility with Devices
 - Personal Finance 10 Edition Test Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance 10 Edition Test
 - Highlighting and Note-Taking Personal Finance 10 Edition Test
 - Interactive Elements Personal Finance 10 Edition Test
8. Staying Engaged with Personal Finance 10 Edition Test
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance 10 Edition Test
9. Balancing eBooks and Physical Books Personal Finance 10 Edition Test
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance 10 Edition Test
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance 10 Edition Test
 - Setting Reading Goals Personal Finance 10 Edition Test
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance 10 Edition Test
 - Fact-Checking eBook Content of Personal Finance 10 Edition Test
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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