

## CHAPTER 4 TEST - Personal Finance

10/2015

### Multiple Choice

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

- \_\_\_\_ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?  
a. \$494.63 c. \$514.63  
b. \$569.01 d. \$27.19
- \_\_\_\_ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?  
a. \$41.95 c. \$31.95  
b. \$31.50 d. \$30.00
- \_\_\_\_ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and  $\frac{61}{100}$  dollars. What is the amount of the check written as a numeral?  
a. \$281.00 c. \$281.01  
b. \$821.10 d. \$218.10
- \_\_\_\_ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?  
a. \$675.27 c. \$678.27  
b. \$675.10 d. \$698.27
- \_\_\_\_ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?  
a. \$114.04 c. \$115.94  
b. \$99.04 d. \$99.54
- \_\_\_\_ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12  
b. \$357.70 d. \$346.38
- \_\_\_\_ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?  
a. \$72.68 c. \$92.68  
b. \$92.21 d. \$72.92
- \_\_\_\_ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?  
a. \$249.85 c. \$522.00  
b. \$771.85 d. \$411.85
- \_\_\_\_ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

# Personal Finance Chapter Test C

**Peterson's**



## **Personal Finance Chapter Test C:**

**Official Guide to Mastering DSST Exams** Peterson's, 2012-07-15 The only official prep guide from the makers of the DSSTs Peterson's Official Guide to Mastering DSST Exams includes full length DANTES Subject Standardized Tests DSSTs on a variety of subjects to help non traditional students earn college credits for life and learning experiences Full length DSSTs with detailed answer explanations Reviews of verbal clerical math and memory skills you'll need to score high Expert tips and strategies from the editorial team that writes and prepares actual DSSTs Offers students a cost effective time saving way to use the knowledge they've acquired outside of the classroom to accomplish their education goals Essential Personal Finance Lien Luu, Jonquil Lowe, Jason Butler, Tony Byrne, 2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability **Personal Finance Workbook for Beginners** Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money

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*Personal Finance* E. Thomas Garman,Raymond E. Forgue,2000 This text makes sense of complex fast changing topics to help students become skillful financial planners Through practical advice and proven strategies students develop a personal philosophy for effective financial decision making The Sixth Edition developed with the help of an advisory board of 68 personal finance instructors has been revised to reflect recent changes in the economy      **THE TWENTY-ONE BALLOONS** NARAYAN CHANGDER,2023-11-25 IF YOU ARE LOOKING FOR A FREE PDF PRACTICE SET OF THIS BOOK FOR YOUR STUDY PURPOSES FEEL FREE TO CONTACT ME cbsenet4u gmail com I WILL SEND YOU PDF COPY THE TWENTY ONE BALLOONS MCQ MULTIPLE CHOICE QUESTIONS SERVES AS A VALUABLE RESOURCE FOR INDIVIDUALS AIMING TO DEEPEN THEIR UNDERSTANDING OF VARIOUS COMPETITIVE EXAMS CLASS TESTS QUIZ COMPETITIONS AND SIMILAR ASSESSMENTS WITH ITS EXTENSIVE COLLECTION OF MCQS THIS BOOK EMPOWERS YOU TO ASSESS YOUR GRASP OF THE SUBJECT MATTER AND YOUR PROFICIENCY LEVEL BY ENGAGING WITH THESE MULTIPLE CHOICE QUESTIONS YOU CAN IMPROVE YOUR KNOWLEDGE OF THE SUBJECT IDENTIFY AREAS FOR IMPROVEMENT AND LAY A SOLID FOUNDATION DIVE INTO THE TWENTY ONE BALLOONS MCQ TO EXPAND YOUR THE TWENTY ONE

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Black Enterprise ,1988-10 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance

*Let's Get Real About Money!* Eric Tyson,2007-11-13 The book's gem is a personal financial action plan that allows easy assessment of current assets and retirement goals This book demystifies the many obstacles from the logistical to the conceptual to smart financial planning Publishers Weekly Eric Tyson is the best personal finance writer at work today In a field cluttered with hucksters false gurus and just plain bad advice this book delivers powerful common sense I trust Eric Tyson and you should too Tom Ehrenfeld former writer and Editor at Harvard Business Review and Inc Magazine author of The Startup Garden How Growing a Business Grows You Many people have developed attitudes beliefs and fears about money that prevent them from acquiring investing and spending it in healthy ways Eric Tyson helps readers get past all that and start building happy and healthy financial futures Everyone can profit from this new book I did Dr Brian Russell Psychologist as seen on CNN Court TV and Fox News Professor University of Kansas Transform Your Personal Financial Habits and Attitudes And Your Life Real money solutions from the best selling author of Personal Finance For Dummies Eric Tyson Save smarter invest smarter and spend smarter starting today Reduce your financial risks and eliminate your money anxieties For everyone interested in improving their personal finances whether you're saving for college retirement or anything else Worried about money Join the club Now do something about it One of America's best selling personal finance authors offers real practical solutions that work steps you can take right now to start replacing money anxiety with financial fulfillment and happiness Eric Tyson gets straight to the point identifying the habits that put you at risk and helping you replace them with the habits of financial success Tyson offers plain English no gimmick techniques you can really use knowledge you'd have to pay a fortune for if you could get it at all Financial success doesn't just happen it's determined by your financial habits Fortunately you can develop good financial habits and systematically eliminate the bad ones that stand in your way Eric Tyson will show you how step by step and hands on Millions of people have benefited from Tyson's best selling books and award winning columns Now he brings together all he's learned over two decades including financial management secrets most professionals never tell you about Tyson will help you organize your finances take control of your future make plans you'll actually implement save spend and invest more effectively choose the right advisors reduce your risks and put money where it belongs in your life instead of making it your whole life This meaty action oriented guide is packed with checklists and worksheets that'll help you start today get results fast and make positive changes that will last a lifetime Develop the best habits and use the best strategies What you can learn from the nation's best personal financial managers Take control of your

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**Statistics of Income**, 1955 Vols for 1934 1953 issued in 2 pts  
pt 1 Individual income tax returns estate tax returns gift tax returns varies pt 2 Corporation income tax returns and personal holding company returns

**Student Resource Manual to Accompany Personal Finance** Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills

Personal Finance Robert S. Rosefsky, 2001-05-28 This friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

The Mathematics of Personal Finance E. Thomas Garman, Bruce H. Brunson, 2002-08 The Mathematics of Personal Financial Planning 3e creates a solid foundation for the skills and applications that foster success of professional certification examinations in personal financial planning insurance credit counseling and financial counseling With a unique step by step learning format and algebraic expressions the text clearly presents mathematical computations and examples that will assist the student in mastering financial concepts and formulas



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