

PERSONAL FINANCE STUDY GUIDE CHAPTER 2 SAVING

1. The savings rate compares after-tax income to the money people spend on a variety of items.
2. The persistent rise in the cost of goods and services is inflation.
3. People do not save money because: They lack discipline, do not live on a budget, and lack focus.
4. The amount of money that you save is not determined according to how much you have left at the end of the month after all spending is done. It is focus, habit, discipline.
5. The five steps to financial success are called the Five Foundations.
6. This is not true: A fully funded emergency fund should be \$100.
7. This is not true: The first foundation is to get out of debt.
8. This is not true: The first thing that you should save for is retirement.
9. This is not true: Instead of saving for large purchases in a sinking fund, you should borrow money and pay it back quickly.
10. Saving money over time for a large purchase is a sinking fund.
11. The percentage earned on invested principal is an interest rate.
12. The First Foundation is to save a \$500 emergency fund.
13. To have a negative savings rate means spending more money than you make and acquiring debt.
14. The key to saving money is to: focus, make saving a habit and a priority, and discipline.
15. Your income is not a key to saving money.
16. Compound interest is interest paid on interest previously earned.
17. Americans do not maintain a very high savings rate. Average per household savings in the US is 4% compared with 15.8% in France.
18. Save money for 3 basic reasons: emergencies, large purchases, wealth building.
19. An Emergency Fund is money set aside and left alone.

Personal Finance Chapter Study Guide Answers

J Rink



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web dimension maximum deviation from flatness less than 25 inches 1 50 of the dimension 25 inches to 75 inches 1 2 inch

maximum over 75 inches 1 150 of the dimension 2 in lieu of the values specified in astm a6 the maximum deviation below the

specified depth shall be as follows for depths up to and including 36 inches 1 8 inch

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web may 26 2016 scope 1 1 flatness is a significant quality characteristic of steel sheet products sheet flatness is affected

by mill process factors plus the grade thickness and width of the material supplied it is the purpose of this practice to define

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web the tolerance over specified thickness in the area more than 3 inches in from the longitudinal edges of the plate at the mill produced width shall not exceed twice the tabular tolerance source asme sa480 specification for general requirements for flat rolled stainless and heat resisting steel plate sheet and strip tolerance over

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web astm a6 a6m covers mill requirements for structural steel including dimensional tolerances on the cross section of structural shapes the quality requirements and the type of mill conditioning permitted astm a500 and a53 have sim

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web table 3 tolerance over width and length for sheared edges nominal length l mm tolerances on the width lower upper l
4000 0 20 4000 1 6000 0 30 6000 1 8000 0 40 8000 1 10000 0 50 10000 1 15000 0 75 4 flatness flatness is measured as the maximum deviation from a horizontal flat surface

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web the most common specification for flatness is astm s industry standards for flatness which most companies follow what happens if a piece of steel comes out and it s not within the industry standard flatness tolerance well there are a few different ways to flatten it out to get within tolerance

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web apr 27 2010 api 650 does refer to a6 for tolerances within a plate see section 7 5 2 the out of plumbness in one shell course shall not exceed the permissible variations for flatness and waviness as specified in astm a 6m a 6 astm a 20m a 20 or astm a 480m a 480 whichever is applicable that is pretty clear

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web difference the tolerance for all thicknesses and all sizes is 1 16 inch 0625 per 6 inches of width or fraction thereof

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web remarks1 the minus side tolerance on thickness shall be 0 25mm 2 thickness shall be measured at 9 53 to 19 05mm from the longitudinal edge 3 for thickness measured at any location other than that specified in note 2 the permissible maximum over tolerance shall be increased by 75

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section properties addressed are overall depth and width fl ange and web thickness and fl ange out of alignment see table 1
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