

## 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

**D Kirk**



## **Personal Finance Chapter Test:**

*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

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*Personal Finance* Jack R. Kapoor,Les Dlabay,Robert J. Hughes,1998-09 *Personal Finance For Teens For Dummies* Athena Valentine Lent,Mykail James,2025-03-31 Get your money game started off on the right foot with this easy to read guide In *Personal Finance For Teens For Dummies* a team of celebrated financial educators walks you through how to handle your money so you can keep your debt low or pay it off if you've already got some invest intelligently and build the future you've always dreamed about This is the go to guide for any young person who gets anxious

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*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.

Financial Planning and Personal Finance E. Thomas Garman, Raymond E. Forgue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01 *Financial Planning and Personal Finance* 1st Edition is the most comprehensive text on the market covering both professional Financial Planning and Personal Finance. Using a structured step by step approach and capturing the latest FASEA and FSLA requirements, students learn how to save and invest, manage loans, file taxes, decrease credit card debt and plan for their future and advise clients on theirs. Australia, New Zealand terminology, legislation and methodologies along with real life scenarios covering a wide range of financial challenges enable students to appreciate the relevance of key concepts and useful advice from personal finance and financial planning experts helps them apply those concepts. Maths based examples illustrate the critical importance of achieving long term financial goals through investing. Instructor resources include solutions manual, PowerPoint, Test Bank, My Personal Financial Planner, MS Word worksheets and Excel calculators.

Personal Finance For Seniors For Dummies Eric Tyson, Robert C. Carlson, 2010-04-01 The fast and easy way for Baby Boomers to protect their financial future. Are you nearing or already basking in retirement? This helpful guide addresses the unique financial opportunities and challenges you'll face as you enter your golden years. *Personal Finance For Seniors For Dummies* empowers you to chart your financial course for the decades to come, guiding you through the basics of creating a budget for retirement, investing, accrued assets, taking advantage of governmental and nongovernmental benefits and planning for your family's future. You'll get trusted practical information on reexamining investment strategies and rebalancing a portfolio, long term care options, pension plans and social security, health care, Medicare and prescription drug costs and so much more. Advice on how to invest, spend and protect your wealth. Guidance on wills and trusts. Other titles by Tyson: *Personal Finance For Dummies*, *Investing For Dummies* and *Home Buying For Dummies*. *Personal Finance For Seniors For Dummies* is basic enough to help novices get their arms around thorny financial issues while also challenging advanced

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**Personal Finance** Bernard J. Winger, Ralph R. Frasca, 2006 The treatment of vertical intra brand restraints is one of the most controversial issues of contemporary competition law and policy and there are substantial differences between the world's two leading regimes in this regard In the US resale price fixing merits an effects analysis while in the EU it is prohibited outright Likewise territorial protection is treated laxly in the US while in the EU absolute territorial protection due to the single market imperative is chased with fire and sword

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Pragmatic Software Testing Rex Black, 2016-04-25 A hands on guide to testing techniques that deliver reliable software and systems Testing even a simple system can quickly turn into a potentially infinite task Faced with tight costs and schedules testers need to have a toolkit of practical techniques combined with hands on experience and the right strategies in order to complete a successful project World renowned testing expert Rex Black provides you with the proven methods and concepts that test professionals must know He presents you with the fundamental techniques for testing and clearly shows you how to select and apply successful strategies to test a system with budget and time constraints Black begins by discussing the goals and tactics of effective and efficient testing Next he lays the foundation of his technique for risk based testing explaining how to analyze prioritize and document risks to the quality of the system using both informal and formal techniques He then clearly describes how to design develop and ultimately document various kinds of tests Because this is a hands on activity Black includes realistic life sized exercises that illustrate all of the major test techniques with detailed solutions

*Personal Finance* Arthur J. Keown, 2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal

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