

## 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 4 Test

**O. Ray Whittington**



## **Personal Finance Chapter 4 Test:**

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Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance. Regardless of their financial background or career aspirations, students will walk away with a clear roadmap for setting and achieving their financial goals.

**Know-How Guide Series: Personal Finance and Investing** Timothy Clarke, Know How Guide Series Personal Finance and Investing We'll look at the landscape of personal finance and investing like studying a map before a journey. This volume in the Know How Guide Series by Timothy Clarke explores budgeting basics, smart investing strategies, cryptocurrencies, traditional currencies, and financial living. It offers insights into debt management, retirement planning, and risk assessment, drawing on global practices and timeless wisdom. Whether you're a young professional, saving a family manager, budgeting, or a retiree planning, this book aims to deepen your understanding of financial concepts in an accessible way. Discover practical steps for navigating stock markets, banking traditions, and wealth building approaches presented without jargon. The book informs rather than prescribes, offering a broad view of options like budgeting tools or diversification strategies. Research each concept thoroughly and consult professionals like financial advisors as this book shares information only. We hope it serves as a fast track guide to exploring money management, fostering informed decisions for financial awareness.

**Introduction to Personal Finance** John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives. Introduction to Personal Finance: Beginning Your Financial Journey 2e is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future. Using engaging visuals and a modular approach, instructors can easily customize their course to topics that matter most to their students. This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals.

**Personal Finance** Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09 **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.

**Personal Finance for Dummies** Eric Kevin Tyson, 2015-12-18 Is your money working to increase your wealth? Tyson combines time-tested financial advice with updated strategies to help you put your money to work and protect your financial future.

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## **Table of Contents Personal Finance Chapter 4 Test**

1. Understanding the eBook Personal Finance Chapter 4 Test
  - The Rise of Digital Reading Personal Finance Chapter 4 Test
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 4 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 Chapter 4 Test
  - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 4 Test
  - Personalized Recommendations
  - Personal Finance Chapter 4 Test User Reviews and Ratings
  - Personal Finance Chapter 4 Test and Bestseller Lists
5. Accessing Personal Finance Chapter 4 Test Free and Paid eBooks
  - Personal Finance Chapter 4 Test Public Domain eBooks
  - Personal Finance Chapter 4 Test eBook Subscription Services
  - Personal Finance Chapter 4 Test Budget-Friendly Options
6. Navigating Personal Finance Chapter 4 Test eBook Formats

- ePub, PDF, MOBI, and More
- Personal Finance Chapter 4 Test Compatibility with Devices
- Personal Finance Chapter 4 Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Finance Chapter 4 Test
  - Highlighting and Note-Taking Personal Finance Chapter 4 Test
  - Interactive Elements Personal Finance Chapter 4 Test
- 8. Staying Engaged with Personal Finance Chapter 4 Test
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Finance Chapter 4 Test
- 9. Balancing eBooks and Physical Books Personal Finance Chapter 4 Test
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Finance Chapter 4 Test
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Chapter 4 Test
  - Setting Reading Goals Personal Finance Chapter 4 Test
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Chapter 4 Test
  - Fact-Checking eBook Content of Personal Finance Chapter 4 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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