

Personal Finance Semester Test Review

Multiple Choice

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

- ____ 1. The way in which people make, distribute, and use their goods and services is called ____.
- | | |
|---------------------|-----------------|
| a. opportunity cost | c. economics |
| b. short-term goals | d. wealth-watch |
- ____ 2. Interest earned on previously earned interest is called compounding or ____.
- | | |
|------------------------------|------------------|
| a. future value computations | c. doubling down |
| b. economics | d. inflation |
- ____ 3. Financial plans that are more than five years off are called ____.
- | | |
|----------------------|-----------------------|
| a. opportunity plans | c. intermediate goals |
| b. long-term goals | d. attainable goals |
- ____ 4. The trade-off made by making one choice instead of another is commonly referred to as a(n) ____.
- | | |
|------------------------|---------------------|
| a. trade decision | c. economic choice |
| b. personal preference | d. opportunity cost |
- ____ 5. Saving for vacation next summer or paying off small debts are examples of ____.
- | | |
|-------------------------|------------------------|
| a. opportunity planning | c. long-term goals |
| b. short-term goals | d. opportunity results |
- ____ 6. Spending, saving, and investing to have the kind of life you want and financial security can be achieved by ____.
- | |
|--|
| a. personal financial planning |
| b. paying interest |
| c. discussing your financial situation with a friend |
| d. regulating inflation |
- ____ 7. The amount of goods and services available for sale is called ____.
- | | |
|------------|------------|
| a. demand | c. supply |
| b. reserve | d. economy |
- ____ 8. The central banking organization of the United States is called the ____.
- | | |
|-------------------------------|---------------------------|
| a. Bank of America | c. Federal Bank Reserve |
| b. United States Reserve Bank | d. Federal Reserve System |
- ____ 9. The name for computations that allow you to determine how much money to deposit now to earn a desired amount in the future is ____.
- | | |
|---------------------|-----------------|
| a. present value | c. values |
| b. value assignment | d. future value |
- ____ 10. A series of equal regular deposits is called ____.
- | | |
|--------------------|------------------------------|
| a. serial deposits | c. a personal financial plan |
| b. an annuity | d. a paycheck |
- ____ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in ____.
- | | |
|------------------------|---------------------|
| a. forestry management | c. teaching English |
| b. clothes design | d. engineering |
- ____ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more ____.
- | | |
|--------------------|-------------------------|
| a. working parents | c. elderly people |
| b. leisure time | d. ongoing job training |
- ____ 13. In recent years, some of the fastest growing job markets have been in ____.
- | | |
|-------------|-------------|
| a. New York | c. Illinois |
|-------------|-------------|

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N Noddings



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