

FINAL EXAM REVIEW

Student Name: _____

Period: _____

PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

DATE OF FINAL EXAM TEST: _____

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on _____.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.

CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)

UNIT 1 – SAVING and INVESTING

CHAPTER 1 – Savings (Pg. 9)

1. List Dave Ramsey's "Baby Steps" covered in *Foundations for Personal Finance*. (Pgs. 11, 12, 13, 33, 39, 59,171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

CHAPTER 2 – Investment Options (Pg. 21)

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25,26)

CHAPTER 3 – Wealth Building and College Savings (Pg. 31)

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 – CREDIT and DEBT

CHAPTER 4 – Dangers of Debt (Pg. 47)

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 – Consumer Awareness (Pg. 65)

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

Personal Finance Answer Key

M Woodhall



Personal Finance Answer Key:

The Handy Personal Finance Answer Book Paul A Tucci, 2011-10-01 Personal Financial Planning and Money Management Insights Advice and Guidance An up to date financial reference book for everyone Tips practical advice useful worksheets checklists and tables guide you to a better understanding of your financial position and put you on your way to achieving personal financial goals and security The Handy Personal Finance Answer Book offers facts for everyday life to help you save money and manage your financial life By avoiding financial jargon this informative tome provides financial lessons in a fun approachable way With answers to more than 1 000 questions on the history and institutions of finance how to make wise decisions about personal financial issues and common mistakes people make when managing money this fact filled book offers facts for everyday life that help you build a more secure future for you and your family Questions range from simple to complex including What are some basic steps to becoming financially successful How do I balance my checkbook What are some of the biggest mistakes that individual investors make Why is attaining financial goals easier than we think How much should I save for retirement What are seven things to consider before investing Who said A penny saved is a penny earned How can I save money on my home owner s insurance How do I check the accuracy of my medical bills What are some notable tax deductions How many undergraduates receive financial aid to attend university or colleges in America What are some typical family budget categories What is the concept of paying yourself first How many credit cards should I have Are debit cards a better way to go And many many more Also featured are useful worksheets checklists and tables that guide the reader to a better understanding of his or her own financial position and on their way to achieving their personal financial goals A bibliography and extensive index add to its usefulness The Handy Personal Finance Answer Book takes the mystery out of money matters *Personal Finance Answer Key Units 1-5 (RES)* Responsive Education Solutions Staff, 2019-08

Personal Finance E. Thomas Garman, 1999-10 **Personal Finance** Jane King, Mary Carey, 2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text *Personal Finance in Your 20s For Dummies* Eric Tyson, 2016-05-31 *Personal Finance in Your 20s For Dummies* 9781119293583 was previously published as *Personal Finance in Your 20s For Dummies* 9780470769058 While this version features a new Dummies cover and design the content is the

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trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Handbook of Financial Decision Making** Gilles Hilary, David McLean, 2023-08-14 This accessible Handbook provides an essential entry point for those with an interest in the increasingly complex subject of financial decision making It sheds light on new paradigms in society and the ways that new tools from private actors have affected financial decision making Covering a broad range of key topics in the area leading researchers summarize the state of the art in their respective areas of expertise delineating their projections for the future **Introduction to Personal Finance** John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition 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 with 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 **Kiplinger's Personal Finance** ,1984-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Personal Finance Study Guide Sixth Edition** E. Thomas Garman, 1999-10-25 **Kiplinger's Personal Finance** ,2001-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Decentralized Finance (DeFi)** Cordelia Friesendorf, Alena Blütener, 2023-08-26 This book explores how decentralized finance DeFi can disrupt traditional centralized finance including the business areas of insurance companies banks money markets and bonds DeFi is not a company or a single product rather it is a collection of products or services As part of the Ethereum ecosystem DeFi services are provided as Decentralized Applications dApps which require smart contracts to lock in assets for processing transactions Changing consumer expectations the availability of affordable technologies and entrepreneurial drive create space for DeFi Geopolitical crises and trust deterioration exacerbate the need This book explains the concept of DeFi the technological opportunities the current reality and status quo of business transactions and demonstrates the potential for future use and the eventual transformation of the financial industry It further provides a comprehensive analysis of the real world applications of DeFi the Decentralized Ledger Technology DLT and digital assets as well as their potential risks to consumers and financial institutions to bankers managers investors and policymakers

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Table of Contents Personal Finance Answer Key

1. Understanding the eBook Personal Finance Answer Key
 - The Rise of Digital Reading Personal Finance Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Answer Key
 - 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 Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Answer Key
 - Personalized Recommendations
 - Personal Finance Answer Key User Reviews and Ratings

- Personal Finance Answer Key and Bestseller Lists
- 5. Accessing Personal Finance Answer Key Free and Paid eBooks
 - Personal Finance Answer Key Public Domain eBooks
 - Personal Finance Answer Key eBook Subscription Services
 - Personal Finance Answer Key Budget-Friendly Options
- 6. Navigating Personal Finance Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Answer Key Compatibility with Devices
 - Personal Finance Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Answer Key
 - Highlighting and Note-Taking Personal Finance Answer Key
 - Interactive Elements Personal Finance Answer Key
- 8. Staying Engaged with Personal Finance Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Answer Key
- 9. Balancing eBooks and Physical Books Personal Finance Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Answer Key
 - Setting Reading Goals Personal Finance Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Answer Key
 - Fact-Checking eBook Content of Personal Finance Answer Key
 - 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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