

## Foundations in Personal Finance - Chapter 7 Test

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**MULTIPLE CHOICE.** Choose the one alternative that best completes the statement or answers the question.

- 1) Getting the best deal on a purchase involves doing all of the following, except: \_\_\_\_\_  
A) Having patience  
B) Negotiating  
C) Being first in line for a new product  
D) Shopping around to find the best deal
- 2) Which of the following is typically not a good place to find a deal? \_\_\_\_\_  
A) Online auctions  
B) Consignment shops  
C) Individualists  
D) Mall
- 3) Which of the following describes why using cash is a great bargaining tool? \_\_\_\_\_  
A) Cash is emotional.  
B) Cash is visual.  
C) Cash has immediacy.  
D) All of the above
- 4) Joe tries to bargain at an electronics store that is unable to negotiate the price down. What should be his next step? \_\_\_\_\_  
A) Ask about 90-days-warranty-on-cash  
B) Shut up  
C) Walk away  
D) All of the above
- 5) Which of the following statements is false? \_\_\_\_\_  
A) Using a cost-benefit analysis approach to your buying decisions will make you a wise consumer.  
B) In addition to economic savings, wise consumers also enjoy improved health and have a positive impact on the larger social and even global environment.  
C) Being a wise consumer involves developing a variety of skills, from product research to careful comparative analysis.  
D) Wise choices as a consumer have no impact on the larger social environment.
- 6) Which of the following is true about the "if I" take-away technique? \_\_\_\_\_  
A) This technique involves negotiating the lowest price possible, then throwing something else into the deal.  
B) This technique should only be used when the "good guy, bad guy" technique is used on you.  
C) This technique is meant to take advantage of the other person in the negotiations.  
D) Use this technique prior to negotiating price.

# Personal Finance Chapter 7 1 Test

**JA Banks**



## **Personal Finance Chapter 7 1 Test:**

## Embracing the Beat of Appearance: An Psychological Symphony within **Personal Finance Chapter 7 1 Test**

In a world eaten by monitors and the ceaseless chatter of fast transmission, the melodic elegance and psychological symphony created by the prepared word often fade in to the background, eclipsed by the relentless sound and disturbances that permeate our lives. Nevertheless, nestled within the pages of **Personal Finance Chapter 7 1 Test** a stunning literary prize filled with natural feelings, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, that captivating masterpiece conducts readers on a psychological trip, well unraveling the concealed songs and profound impact resonating within each cautiously constructed phrase. Within the depths with this touching examination, we shall discover the book is main harmonies, analyze its enthralling writing fashion, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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