

## 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
  - b. short-term goals
  - c. economics
  - d. wealth-watch
- \_\_\_\_ 2. Interest earned on previously earned interest is called compounding or \_\_\_\_\_.
  - a. future value computations
  - b. economics
  - c. doubling down
  - d. inflation
- \_\_\_\_ 3. Financial plans that are more than five years off are called \_\_\_\_\_.
  - a. opportunity plans
  - b. long-term goals
  - c. intermediate 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
  - b. personal preference
  - c. economic choice
  - d. opportunity cost
- \_\_\_\_ 5. Saving for vacation next summer or paying off small debts are examples of \_\_\_\_\_.
  - a. opportunity planning
  - b. short-term goals
  - c. long-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
  - b. reserve
  - c. supply
  - d. economy
- \_\_\_\_ 8. The central banking organization of the United States is called the \_\_\_\_\_.
  - a. Bank of America
  - b. United States Reserve Bank
  - c. Federal Bank Reserve
  - 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
  - b. value assignment
  - c. values
  - d. future value
- \_\_\_\_ 10. A series of equal regular deposits is called \_\_\_\_\_.
  - a. serial deposits
  - b. an annuity
  - c. a personal financial plan
  - d. a paycheck
- \_\_\_\_ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in \_\_\_\_\_.
  - a. forestry management
  - b. clothes design
  - c. teaching English
  - d. engineering
- \_\_\_\_ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more \_\_\_\_\_.
  - a. working parents
  - b. leisure time
  - c. elderly people
  - d. ongoing job training
- \_\_\_\_ 13. In recent years, some of the fastest growing job markets have been in \_\_\_\_\_.
  - a. New York
  - b. Illinois

# Personal Finance Semester 2 Test Review Answers

**Mike Jess**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

## **Personal Finance Semester 2 Test Review Answers:**

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*Resources in Education*, 1998 *The National Guide to Educational Credit for Training Programs* American Council on Education, 2005 Highlights over 6 000 educational programs offered by business, labor unions, schools, training suppliers, professional and voluntary associations and government agencies. **World News**, 1926 *Peak Performance* Sharon K. Ferrett, 2006 Building foundation skills, basic skills and strategies, Application, health and stress, career, developing good habits.

Science Books & Films, 1980 **An Introduction to Business Mathematics** Gene R. Sellers, 1986 *Resources in Education*, 1996 **Hi Fi/stereo Review**, 1977 *Statistics Catalog* 2005 Neil Thomson, 2004-09 **International Economics, 6e Instructor's Manual and Test Questions** Dominick Salvatore, 1997-08 **Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office** Library of Congress. Copyright Office, 1969 **New Accountant**, 1985 *Books and Pamphlets, Including Serials and Contributions to*

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