

## 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

**F Rizvi**



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

**Personal Finance** Vickie L. Bajtelsmit, 2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

Kiplinger's Personal Finance ,2002-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics The Vocational-technical Library Collection Bruce Reinhart, 1970 **Financial Literacy and Responsible Finance in the FinTech Era** John O.S.

Wilson, Georgios A. Panos, Chris Adcock, 2021-07-21 A growing body of evidence suggests that financial literacy plays an important role in financial well being and that differences in financial knowledge acquired early in life can explain a significant part of financial and more general well being in adult life Financial technology FinTech is revolutionizing the financial services industry at an unrivalled pace Views differ regarding the impact that FinTech is likely to have on personal financial planning well being and societal welfare In an era of mounting student debt increased digital financial inclusion and threats arising from instances of online financial fraud financial education and enlightened financial advising are appropriate policy interventions that enhance financial and overall well being Financial Literacy and Responsible Finance in the FinTech Era Capabilities and Challenges engages in this important academic and policy agenda by presenting a set of seven chapters emanating from four parallel streams of literature related to financial literacy and responsible finance The chapters in this book were originally published as a special issue of The European Journal of Finance **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 Periodicals** Library of Congress. Copyright

Office,1968      **The Alcalde** ,1989-01 As the magazine of the Texas Exes The Alcalde has united alumni and friends of The University of Texas at Austin for nearly 100 years The Alcalde serves as an intellectual crossroads where UT s luminaries artists engineers executives musicians attorneys journalists lawmakers and professors among them meet bimonthly to exchange ideas Its pages also offer a place for Texas Exes to swap stories and share memories of Austin and their alma mater The magazine s unique name is Spanish for mayor or chief magistrate the nickname of the governor who signed UT into existence was The Old Alcalde      Annotated Instructor's Edition Peak Performance Sharon K. Ferrett,2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills      **Business Education Forum** ,1979

The Top Books of the Year Personal Finance Semester 2 Test Review Answers The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels enthralling the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Personal Finance Semester 2 Test Review Answers : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Personal Finance Semester 2 Test Review Answers : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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