

**Multiple Choice**

*Identify the choice that best completes the statement or answers the question.*

- \_\_\_\_\_ 1. Pamela Ericson wants to deposit a check for \$955 and \$45 in cash into her savings account. What is her total deposit?  
a. \$100  
b. \$1,000  
c. \$10,000  
d. \$10
- \_\_\_\_\_ 2. Nina Nochez deposits the money collected at a charity fundraiser into the charity's savings account. She has checks amounting to \$2,753. She also has 50 twenty-dollar bills, 50 ten-dollar bills, 45 five-dollar bills, 187 one-dollar bills, and \$42 in coins. What is the total deposit?  
a. \$4,707  
b. \$3,807  
c. \$4,809  
d. \$3,908
- \_\_\_\_\_ 3. Andy Eichel deposits the money he made at his garage sale into his savings account. He has 47 twenty-dollar bills, 51 ten-dollar bills, 25 five-dollar bills, and 36 one-dollar bills. What is his total deposit?  
a. \$1,811  
b. \$1,611  
c. \$1,711  
d. \$1,310
- \_\_\_\_\_ 4. Clarence Watson wants to deposit four checks for \$73.42, \$197.01, \$263.85, and \$13.13 into his savings account. What is his total deposit?  
a. \$547.41  
b. \$567.98  
c. \$548.65  
d. \$543.23
- \_\_\_\_\_ 5. Fifty-seven and  $\frac{50}{100}$  dollars as a numeral is:  
a. \$56.70  
b. \$53.40  
c. \$34.50  
d. \$57.50
- \_\_\_\_\_ 6. Seven hundred sixty-six and  $\frac{70}{100}$  dollars as a numeral is:  
a. \$676.50  
b. \$765.70  
c. \$766.70  
d. \$666.70
- \_\_\_\_\_ 7. Winona Larkin wants to withdraw \$2,107.40 from her savings account for a vacation. The amount in words on her savings withdrawal slip is:  
a. two thousand one hundred seven and  $\frac{40}{100}$  dollars  
b. two thousand one hundred seventy and  $\frac{40}{100}$  dollars  
c. two thousand one hundred seventy-one and  $\frac{40}{100}$  dollars  
d. two-thousand and one-hundred seventy-one and  $\frac{40}{100}$  dollars
- \_\_\_\_\_ 8. Maxwell Collins withdraws \$268.75 from his savings account. How will it appear in word form on his withdrawal slip?  
a. two hundred sixty-nine and  $\frac{75}{100}$  dollars  
b. two hundred eighty-six and  $\frac{50}{100}$  dollars  
c. two hundred sixty-eight and  $\frac{75}{100}$  dollars  
d. two-hundred sixty-eight and  $\frac{75}{100}$  dollars
- \_\_\_\_\_ 9. Pedro Romar's savings account statement shows a previous balance of \$895.00 and \$3.50 in interest. He made a deposit of \$210.00. He had a withdrawal of \$20.50. What is his new balance?

# Personal Finance Test Answers Chapter 5

**Jack R. Kapoor, Les Dlabay, Robert J.  
Hughes**



## **Personal Finance Test Answers Chapter 5:**

**Fundamentals of Finance** Carolyn Wirth, Andrea Bennett, Jenny Parry, 2021-08-05 This fourth revised and updated edition gives a practical overview of contemporary finance from a New Zealand perspective It helps students understand how the financial system and the institutions within it operate how and why financial decisions are made the tools techniques and concepts used in finance and how they are applied to the major sectors of finance and how individuals plan their short and long term financial activities how business organisations manage and finance their short and long term financial activities Broad in scope Fundamentals of Finance explains the important financial decisions made by businesses and individuals and how these decisions are influenced by the financial environment in which we live and work It provides an introduction to finance that assists students to make their own financial decisions Helpful features include examples self test questions with solutions learning objectives a glossary of terms and useful formulae      *Essential Personal Finance* Lien Luu, Jonquil Lowe, Jason Butler, Tony Byrne, 2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability      *Personal Finance* Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09      **The Math of Money** Morton D. Davis, 2001-06-26 This lively and practical introduction to the mathematics of money invites us to take a fresh look at the numbers that underpin our financial decisions Morton D Davis talks about strategies to use when we

are required to bet against the odds purchasing auto insurance or choose to bet against the odds wagering in a casino or at the track He considers the ways in which we can streamline and simplify the choices available to us in mortgages and other loans And he helps us understand the real probabilities when we accept a tip on that one in a thousand stock even when the tip comes from a successful day trader With a wealth of entertaining and counterintuitive examples *The Math of Money* delights as well as informs and will help readers treat their financial resources more rationally *Student Resource Manual to Accompany Personal Finance* Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills

*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

**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

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