

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

Daniela Niemeyer



Personal Finance Semester 2 Test Review Answers:

Unveiling the Energy of Verbal Artistry: An Psychological Sojourn through **Personal Finance Semester 2 Test Review Answers**

In a world inundated with monitors and the cacophony of quick communication, the profound power and emotional resonance of verbal art frequently disappear into obscurity, eclipsed by the continuous onslaught of sound and distractions. However, situated within the lyrical pages of **Personal Finance Semester 2 Test Review Answers**, a interesting work of literary splendor that impulses with fresh feelings, lies an unique trip waiting to be embarked upon. Published by a virtuoso wordsmith, this enchanting opus courses viewers on a mental odyssey, lightly exposing the latent possible and profound impact stuck within the complex web of language. Within the heart-wrenching expanse of this evocative evaluation, we will embark upon an introspective exploration of the book is main themes, dissect their fascinating publishing model, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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