

# PERSONAL FINANCE Unit Test

MIDDLE & HIGH SCHOOL



## Personal Finance Assessment

1. \_\_\_\_\_ became President of the United States after Andrew Jackson was assassinated.
- Monroe Calhoun
  - Polk Van Buren
  - Taylor Adams
  - Fillmore Polk

2. What was the outcome of passing the 18th Amendment to the U.S. Constitution in 1913?

- Prohibit Civil War
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

3. What was the purpose of passing the 18th Amendment to the U.S. Constitution in 1913?

- Prohibit alcohol consumption
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

4. "The right of citizens of the United States to vote shall not be denied or restricted by the United States or by any State on account of race, color, or previous condition of servitude." Source: from the 15th Amendment

- What was the purpose of passing the 15th Amendment to the U.S. Constitution in 1870?

- To grant women the right to a fair education
- To grant black men the right to vote
- To grant the states the right to control education
- To give the states the right to control education

## Personal Finance Assessment

Answer Key

1. What is an example of wise financial planning for the future?

- Take charge and learn to use credit wisely
- Get credit and offer the new state to pay for it
- Get credit and learn to use it wisely
- Get credit and learn to use it wisely

2. Joseph's parents are planning for their retirement, a time when they will stop working.

Why is planning important for Joseph's parents?

- They can get a credit card
- They can learn to use credit
- They can learn to use credit
- They can learn to use credit

3. Complete the table with each month of the year. Use the table below to answer the question.

PERSONAL FINANCE
How much money do you have in your bank account? \$100
How much money do you have in your bank account? \$100
How much money do you have in your bank account? \$100

What activity shows you the most about the money you have in your bank account?

- \$1
- \$2
- \$3
- \$4

# Personal Finance 10 Edition Test

**L Darling-Hammond**



## **Personal Finance 10 Edition Test:**

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**Personal Finance** Bernard J. Winger,Ralph R. Frasca,2003 This text features an emphasis on risk and return boxes on saving money financial planing and personal finance news and an ongoing case of a typical American family and their financial decisions While the number of chapters has been reduced from 18 to 16 for this sixth edition there is expanded material on the time value of money career planning the Tax Relief Act of 2001 consumer protection in the electronic marketplace and exchange traded mutual funds The Internet supplement that accompanied the previous two editions is now incorporated directly into the text The authors are affiliated with the University of Dayton Annotation copyrighted by Book News Inc Portland OR     **Kiplinger's Personal Finance** ,1982-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     Kiplinger's Personal Finance ,1987-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **The Wall Street**

**Journal Guide to Understanding Personal Finance** Kenneth M. Morris, Virginia B. Morris, 2004 Covers banking services credit home finance financial planning investments and taxes

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