

Foundations in Personal Finance - Chapter 7 Test

Name: _____ Date: _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Getting the best deal on a purchase involves doing all of the following, except: _____
A) Having patience
B) Negotiating
C) Being first in line for a new product
D) Shopping around to find the best deal
- 2) Which of the following is typically not a good place to find a deal? _____
A) Online auctions
B) Consignment shops
C) Individuals
D) Mall
- 3) Which of the following describes why using cash is a great bargaining tool? _____
A) Cash is emotional.
B) Cash is visual.
C) Cash has immediacy.
D) All of the above
- 4) Joe tries to bargain at an electronics store that is unable to negotiate the price down. What should be his next step? _____
A) Ask about 90-days-warranty-on-cash
B) Shut up
C) Walk away
D) All of the above
- 5) Which of the following statements is false? _____
A) Using a cost-benefit analysis approach to your buying decisions will make you a wise consumer.
B) In addition to economic savings, wise consumers also enjoy improved health and have a positive impact on the larger social and even global environment.
C) Being a wise consumer involves developing a variety of skills, from product research to careful comparative analysis.
D) Wise choices as a consumer have no impact on the larger social environment.
- 6) Which of the following is true about the "if I" take-away technique? _____
A) This technique involves negotiating the lowest price possible, then throwing something else into the deal.
B) This technique should only be used when the "good guy, bad guy" technique is used on you.
C) This technique is meant to take advantage of the other person in the negotiations.
D) Use this technique prior to negotiating price.

Personal Finance Chapter 7 Test

Minjie Lin



Personal Finance Chapter 7 Test:

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

Personal Finance Demystified Tefera Tibebu Beyene, 2023-03-11 This book introduces the reader to various financial concepts such as personal financial planning budgeting cash management investments money management tax credit banking insurance retirement and post retirement planning personal financial statements and estate planning The goal of this book is to demystify finance and provide clear informal and easy to understand information regardless of the reader's financial background My intention is to break down complex financial concepts and focus on the most used and applicable things for everyday people to know

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and the homeless Specific entries address critical areas including food and product safety housing health care the financial industry the automobile industry and telecommunications The encyclopedia reviews the historical development of the consumer movement examines beliefs and values that drive the movement and identifies agencies and laws intended to safeguard consumers Expert contributors discuss key current issues as well as those likely to arise in the future Vignettes and case studies are used throughout and various sometimes contrasting viewpoints are shared to help readers better understand the content Related topics are easily discovered through a see also list and additional readings are provided at the end of each entry

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Liz Weston on Personal Finance (Collection) Liz

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Johanna Niemi,Iain Ramsay,William C. Whitford,2003-11-27 Consumer Bankruptcy and over indebtedness is an emerging field throughout the world This book provides a comparative appraisal of global developments in this area It is one of the first book length publications focusing on comparative consumer bankruptcy and over indebtedness It combines theoretical and empirical studies of bankruptcy regimes and consumer credit in civilian and common law jurisdictions as well as exploring current reform trends The book will be of interest to academics policymakers and law reformers as well as to practitioners

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