

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) Individualists
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 Answers

LL Leslie



Personal Finance Chapter 7 Test Answers:

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 The American Dream Blueprint Nathan Venture, D, 2024-07-09 Embark on Your Journey to American Citizenship Have you ever dreamt of calling the United States your permanent home Whether it s for the opportunities the culture or the promise of a new beginning achieving U S citizenship is a pathway to unlocking the full spectrum of the American Dream The American Dream Blueprint Your Ultimate Guide to US Citizenship is an indispensable resource designed to guide you every step of the way This comprehensive guide starts with an insightful Introduction preparing you to embark on your journey to citizenship From understanding the intricacies of eligibility and the application process to the essential knowledge of America s foundational history and democratic principles this book leaves no stone unturned You ll gain a thorough understanding of the different paths to citizenship from green cards to naturalization and beyond Dive deep into the roots and principles of American democracy exploring the Constitution Bill of Rights and the complexities of federalism Learn how the U S government is structured with detailed explanations of the executive legislative and judicial branches Comprehend your voting rights the political landscape and the significance of civic participation Your journey doesn t end there Equip yourself with the knowledge of your rights and responsibilities as a future citizen the cultural diversity of American society and the fundamental aspects of the U S economy Prepare diligently for the USCIS Civics Test with proven study strategies sample questions and essential tips to ace the interview and oath ceremony Beyond achieving citizenship this book encourages continuous learning and active engagement ensuring that you keep the dream alive throughout your life as a new U S citizen With invaluable resources key historical documents and practical advice The American Dream Blueprint Your Ultimate Guide to US Citizenship is your all encompassing companion on the pathway to realizing your American Dream Personal Finance Patrick J. Cusatis, 1994 **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

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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

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