

Personal Finance Chapter 2 Exam Questions with Correct Answers

Money management refers to

- A. Preparing personal financial statements.
- B. Day-to-day financial activities.
- C. Trade-offs that occur with financial decisions.
- D. Storing financial records for easy access.
- E. Spending money on current living expenses. - Answer-b

Which of the following is NOT a component of money management?

- A. Storing personal financial records to document business transactions and legal matters.
- B. Creating personal financial statements to measure and assess financial position and progress.
- C. Creating a budget.
- D. None of these are components of money management.
- E. - Answer-e

Storing personal financial records, creating personal financial statements, and creating a budget are all components of money management. - Answer-e

A home file should be used for storing

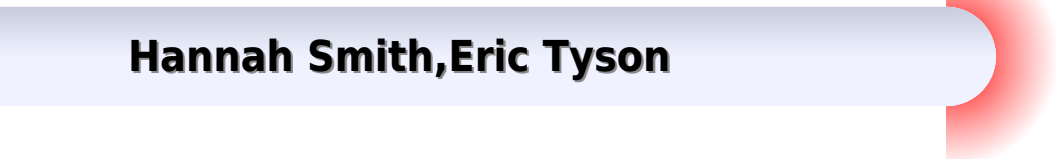
- A. All financial documents and records.
- B. Financial records for current needs.
- C. Documents that require maximum security.
- D. Obsolete financial documents.
- E. Records that are difficult to replace. - Answer-b

Which of the following financial documents would most likely be stored in a safe deposit box?

- A. W-2 forms
- B. Personal financial statements
- C. Warranties
- D. Marriage certificates
- E. Checking account statements - Answer-d

Personal Finance Chapter

Hannah Smith, Eric Tyson



Personal Finance Chapter :

Personal Finance George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do

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The Integrated East African Financial System: Is it Feasible? Mugerwa Paul, 2020-04-13 As the EAC regional bloc is soon celebrating 20 years since its inception is it any closer to being fully integrated Is the regional financial integration still feasible How can it work for every member State and every East African How can other RECs learn from the EAC experience What should be further considered to optimise the business sense in the entire financial integration drive In an analysis of more than 70 financial and other institutions the author addresses the levels of financial inclusion financial system development and regional integration to assess the feasibility of a financially integrated EAC and provides benchmarks which inform policy The author explores not only conventional finance and banking but also introduces one area that is usually not captured in most writings and books in this areas i e Islamic Finance While Islamic Finance is slowly becoming a mainstream area of finance there has been limited research works and writing in the area

The Freedom Formula Carl Hill, 2010-04-18 Do you find you have less and less time to do the things you enjoy Do you worry that your lifestyle is damaging the planet Do you find that no matter how hard you work you never seem any better off financially Do you wonder how you will cope in times of economic down turn Do you wonder whether you will ever be really happy Something about how we live our lives is going drastically wrong but what This book explores the hidden process that drives our ever increasing material consumption and explains the true price of this lifestyle ever increasing debt Using average income and expenditure figures it proposes a simple practical alternative that will allow anyone regardless of income to free themselves from debt and dramatically improve their standard of living

The East Africa Financial System Mugerwa, Paul, 2017-07-20 In this century regional integration is taking a new shape in Africa This book provides a deeper analysis of the EAC Financial Institutions the Commodity a break down of EAC Financial Infrastructure Risks and an exploration of EAC financial system players Finally the writer proposes an efficient and Integrated Financial System model that would work for the EAC economies to achieve regional and global competitiveness

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