

Economics Chapter 16 Personal Financial Literacy Test

Use the word bank to match the terms to the definition.

- a. Collateral
- b. Corporation
- c. Creditors
- d. Interest
- e. Partnership
- f. Premium
- g. Secured loan
- h. Sole proprietorship
- i. Stockholder
- j. Unsecured loan

1. Payment made for the use of borrowed money _____
2. Persons or institutions to whom money is owed _____
3. Something of value that a lender can claim if a loan is not repaid _____
4. Money borrowed that is backed up with something of value in case the borrower can't pay it back _____
5. Money borrowed that is guaranteed only by a promise to repay it _____
6. Unincorporated business owned and run by a single person _____
7. Unincorporated business owned and operated by two or more people _____
8. Form of business organization recognized by law as a separate legal entity with all the rights and responsibilities of an individual _____
9. Person who owns a share or shares of stock in a corporation _____
10. Monthly, quarterly, semiannual, or annual price paid for an insurance policy _____
11. Why is it important to live on a budget?
 - a. Living on a budget will eliminate your expenditures
 - b. Living on a budget will increase your income
 - c. Living on a budget will make your life easier
 - d. Living on a budget will make you a financial adviser
12. As a borrower, you want to pay _____
 - a. A high interest rate
 - b. A low interest rate
 - c. A varying interest rate
 - d. Any of the above
13. A man borrows money from an automobile dealership to pay for a car. If he fails to repay the loan, the dealership will take possession of the car. In this situation, the dealership is (a) _____, the car is (a) _____, and the man is (a) _____.
 - a. Creditor, collateral, borrower
 - b. Borrower, creditor, collateral
 - c. Credit union, loan, creditor

Personal Financial 1edition Chapter 3

Patrick Vollmar



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Table of Contents Personal Financial 1edition Chapter 3

1. Understanding the eBook Personal Financial 1edition Chapter 3
 - The Rise of Digital Reading Personal Financial 1edition Chapter 3
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Financial 1edition Chapter 3
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Financial 1edition Chapter 3
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Financial 1edition Chapter 3
 - Personalized Recommendations
 - Personal Financial 1edition Chapter 3 User Reviews and Ratings
 - Personal Financial 1edition Chapter 3 and Bestseller Lists
5. Accessing Personal Financial 1edition Chapter 3 Free and Paid eBooks
 - Personal Financial 1edition Chapter 3 Public Domain eBooks
 - Personal Financial 1edition Chapter 3 eBook Subscription Services
 - Personal Financial 1edition Chapter 3 Budget-Friendly Options

6. Navigating Personal Financial 1edition Chapter 3 eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Financial 1edition Chapter 3 Compatibility with Devices
 - Personal Financial 1edition Chapter 3 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Financial 1edition Chapter 3
 - Highlighting and Note-Taking Personal Financial 1edition Chapter 3
 - Interactive Elements Personal Financial 1edition Chapter 3
8. Staying Engaged with Personal Financial 1edition Chapter 3
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Financial 1edition Chapter 3
9. Balancing eBooks and Physical Books Personal Financial 1edition Chapter 3
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Financial 1edition Chapter 3
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Financial 1edition Chapter 3
 - Setting Reading Goals Personal Financial 1edition Chapter 3
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Financial 1edition Chapter 3
 - Fact-Checking eBook Content of Personal Financial 1edition Chapter 3
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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