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# **Personal Finance Exam 1 Questions and answers**

**Personal Finance** - process of planning, spending, financing, and investing so as to optimize your financial situation

**Personal Financial Plan** - A plan that specifies your financial goals and plans to achieve them

**Opportunity Cost** - What you give up as a result of a decision

**Financial Plan Components** - 1. Budgeting and tax planning

2. Managing your liquidity

3. Financing your large purchases

4. Protecting your assets and income (insurance)

5. Investing your money

6. Planning your retirement estate

**Budget Planning** - Process of forecasting future expenses and savings

**Assets** - What you own

**Liabilities** - What you owe

**Net Worth** - (Value of what you own) - (Value of what you owe)

**Liquidity** - Access to funds to cover any short term cash deficiencies

# Personal Finance Exam Questions And Answers

**SA Dillow**



## **Personal Finance Exam Questions And Answers:**

## **Personal Finance Exam Questions And Answers** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Personal Finance Exam Questions And Answers**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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