

Multiple Choice

- _____ 1. The way in which people make, distribute, and use their goods and services is called _____.
a. opportunity cost c. economics
b. short-term goals d. wealth-watch
- _____ 2. Interest earned on previously earned interest is called compounding or _____.
a. future value computations c. doubling down
b. economics d. inflation
- _____ 3. Financial plans that are more than five years off are called _____.
a. opportunity plans c. intermediate goals
b. long-term goals d. attainable goals
- _____ 4. The trade-off made by making one choice instead of another is commonly referred to as a(n) _____.
a. trade decision c. economic choice
b. personal preference d. opportunity cost
- _____ 5. Saving for vacation next summer or paying off small debts are examples of _____.
a. opportunity planning c. long-term goals
b. short-term goals d. opportunity results
- _____ 6. Spending, saving, and investing to have the kind of life you want and financial security can be achieved by _____.
a. personal financial planning
b. paying interest
c. discussing your financial situation with a friend
d. regulating inflation
- _____ 7. The amount of goods and services available for sale is called _____.
a. demand c. supply
b. reserve d. economy
- _____ 8. The central banking organization of the United States is called the _____.
a. Bank of America c. Federal Bank Reserve
b. United States Reserve Bank d. Federal Reserve System
- _____ 9. The name for computations that allow you to determine how much money to deposit now to earn a desired amount in the future is _____.
a. present value c. values
b. value assignment d. future value
- _____ 10. A series of equal regular deposits is called _____.
a. serial deposits c. a personal financial plan
b. an annuity d. a paycheck
- _____ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in _____.
a. forestry management c. teaching English
b. clothes design d. engineering
- _____ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more _____.
a. working parents c. elderly people
b. leisure time d. ongoing job training
- _____ 13. In recent years, some of the fastest growing job markets have been in _____.
a. New York c. Illinois

Personal Finance Semester 2 Test Review Answers

Gene R. Sellers



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