

## CHAPTER 4 TEST - Personal Finance

10/2015

### Multiple Choice

Identify the choice that best completes the statement or answers the question.

- \_\_\_\_\_ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?  
a. \$494.63 c. \$514.63  
b. \$569.01 d. \$27.19
- \_\_\_\_\_ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?  
a. \$41.95 c. \$31.95  
b. \$31.50 d. \$30.00
- \_\_\_\_\_ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and  $\frac{61}{100}$  dollars. What is the amount of the check written as a numeral?  
a. \$281.00 c. \$281.01  
b. \$821.10 d. \$218.10
- \_\_\_\_\_ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?  
a. \$675.27 c. \$678.27  
b. \$675.10 d. \$698.27
- \_\_\_\_\_ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?  
a. \$114.04 c. \$115.94  
b. \$99.04 d. \$99.54
- \_\_\_\_\_ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12  
b. \$357.70 d. \$346.38
- \_\_\_\_\_ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?  
a. \$72.68 c. \$92.68  
b. \$92.21 d. \$72.92
- \_\_\_\_\_ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?  
a. \$249.85 c. \$522.00  
b. \$771.85 d. \$411.85
- \_\_\_\_\_ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

# Personal Finance Chapter 4 Test

**Jeffrey A. Frankel**



## **Personal Finance Chapter 4 Test:**

**Personal Finance Workbook for Beginners** Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the quizzes checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners      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 security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability      *Introduction to Personal Finance* Kristen Carioti, 2024-03-18 Introduction to

Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance. Regardless of their financial background or career aspirations, students will walk away with a clear roadmap for setting and achieving their financial goals.

*Know-How Guide Series: Personal Finance and Investing* Timothy Clarke, Know How Guide Series. Personal Finance and Investing. We'll look at the landscape of personal finance and investing like studying a map before a journey. This volume in the Know How Guide Series by Timothy Clarke explores budgeting basics, smart investing strategies, cryptocurrencies, traditional currencies, and financial living. It offers insights into debt management, retirement planning, and risk assessment, drawing on global practices and timeless wisdom. Whether you're a young professional, saving a family manager, budgeting, or a retiree planning, this book aims to deepen your understanding of financial concepts in an accessible way. Discover practical steps for navigating stock markets, banking traditions, and wealth building approaches presented without jargon. The book informs rather than prescribes, offering a broad view of options like budgeting tools or diversification strategies. Research each concept thoroughly and consult professionals like financial advisors as this book shares information only. We hope it serves as a fast track guide to exploring money management, fostering informed decisions for financial awareness.

*Introduction to Personal Finance* John E. Grable, Lance Palmer, 2022-02-08. Every financial decision we make impacts our lives. *Introduction to Personal Finance: Beginning Your Financial Journey 2e* is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future. Using engaging visuals and a modular approach, instructors can easily customize their course to topics that matter most to their students. This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals.

**Personal Finance** Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09. **Personal Finance For Dummies** Eric Tyson, 2015-12-16. Understand personal finance and put your money to work. Is your money working to increase your wealth? If not, it's time to take stock of your financial situation. *Personal Finance For Dummies 8th Edition* offers time-tested financial tips and advice on how to continue to grow your financial assets in light of the changing market and economic conditions. A new breed of fiscal consciousness has arisen, and it's high time for you to join the movement by taking control over your financial life. This relevant text guides you through major financial subject areas such as budgeting, saving, getting out of debt, making timely investment choices, and planning for the future. By looking at all aspects of your financial wellbeing, you can pinpoint the areas in which you need to change your strategy and can identify how you can use the assets you have to continue to grow and protect your wealth. Personal finance is an important topic as your financial wellbeing has an integral impact on so many aspects of your life. Taking the pulse of your finances every now and then is critical to ensuring that you're on the right track and to identifying the areas in which you can improve your financial strategies. Explore time-tested financial tips and advice that help improve your financial wellbeing. Consider how different aspects of your financial life work with and against one another and how to bring them into

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**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

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The Business Environment and Concepts Volume of the Wiley CPA Examination Study Guides arms readers with detailed outlines and study guidelines plus skill building problems and solutions that help the CPA candidates identify focus on and master the specific topics that need the most work Many of the practice questions are taken from previous exams and care was taken to ensure that they cover all the information candidates need to master in order to pass the new computerized Uniform CPA Examination      *Lesson Plans; Contemporary Economics* McEachern,2004-03      **Wiley CPAexcel Exam**

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the determination of monetary policy in the face of uncertainty In the first section Frankel explores what information the theory of optimal portfolio diversification can give the macroeconomist In the second section he considers what economic variables central bankers might use to gauge whether monetary policy is too tight or too loose And in the final section he looks at the range of uncertainty over policy effects and how that complicates coordination of macroeconomic policymaking

The book concludes with a sympathetic analysis of nominal GDP targeting      *QlikView for Finance* B. Diane

Blackwood,2015-09-29 Concoct dynamic business intelligence dashboards for financial analysis with QlikView About This Book Get accustomed to QlikView features for effective data analysis and visualization in Finance Employ the Memory data store which refreshes data in real time providing a faster response to business financial information A step by step guide to using Qlikview features such as key performance indicators interactive charts and tables for financial analysis Who This Book Is For If you are a finance professional with basic knowledge of QlikView functions and wish to increase your knowledge of QlikView to apply it in the field of finance then this book is for you A good knowledge of financial aspects is an must have What You Will Learn Design Key Performance Indicators and extend your revenue ratio reporting Set up actions within a Text Object and create variables to make a chart toggle between visible and not visible Merge data from multiple sources to get more asset management options Examine good and bad practices in dashboard design and create a Group button to make more data available in less space Analyse the sales dashboard by adding tending lines and forecasting Create input boxes and use the input in formulas to perform What If analysis Examine the Key Performance Indicator KPI and Inventory Turnover and investigate the usefulness of Pivot Create a QlikView analysis document and add data to it to gain deep insights In Detail This book is an effective step by step tutoring guide for financial analysis using Qlikview It begins by teaching you the crucial concepts of Qlikview Finance to help you develop an effective understanding of financial data analysis and finance The book then goes on to cover real world practical examples on the use of Qlikview for financial planning and analysis expense management risk management and more Moving on topics such as Asset Management QlikView Dashboard and Retail Sales Analysis are covered in a strategic way We then shift the focus to deal with the concepts of Inventory Supply Chain and Plant Coverage Dashboards The book then reaches its conclusion by dealing with ways to share your QlikView insights By the end of this book you will have a good understanding of how to use Qlikview for numerous applications in finance Style and approach This book is designed to explore what can be done in QlikView to facilitate Financial Analysis It follows a step by step approach and each chapter has easy to follow hands on examples of important concepts      **The Probabilistic Investor**

Deepanshu Suman,2025-09-17 The Probabilistic Investor Master Timeless Investing Across Generations Are you ready to stop gambling with your financial future and start investing like the smartest 1% This book is your definitive guide to building resilient multi generational wealth by combining timeless investment principles with modern tools and probabilistic thinking Inside you ll discover how to Invest in stocks bonds crypto and tokenized assets with clarity and confidence Apply



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