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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

**Wenbin Ji**



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

## The Enigmatic Realm of **Personal Finance Exam Questions And Answers**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Personal Finance Exam Questions And Answers** a literary masterpiece penned with a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of people who partake in its reading experience.

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