

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 Literacy Pearson Chapter Answers

Scott C. Dulebohn



Personal Financial Literacy Pearson Chapter Answers:

Personal Financial Literacy Pearson Chapter 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 been much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Personal Financial Literacy Pearson Chapter Answers**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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