

## Personal Finance Semester Test Review

### Multiple Choice

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

- \_\_\_\_ 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

**L Reisser**



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