

## 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 Test B

**J Ma**



## **Personal Finance Chapter Test B:**

**Personal Finance** Robert S. Rosefsky, 2001-05-28 This friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

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*Official Guide to Mastering DSST Exams* Peterson's, 2012-07-15 The only official prep guide from the makers of the DSSTs Peterson's Official Guide to Mastering DSST Exams includes full length DANTES Subject Standardized Tests DSSTs on a variety of subjects to help non traditional students earn college credits for life and learning experiences Full length DSSTs with detailed answer explanations Reviews

of verbal clerical math and memory skills you'll need to score high. Expert tips and strategies from the editorial team that writes and prepares actual DSSTs. Offers students a cost-effective time-saving way to use the knowledge they've acquired outside of the classroom to accomplish their education goals.

**Financial Planning and Personal Finance** E. Thomas Garman, Raymond E. Forgue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01. Financial Planning and Personal Finance 1st Edition is the most comprehensive text on the market covering both professional Financial Planning and Personal Finance. Using a structured step-by-step approach and capturing the latest FASEA and FSLA requirements, students learn how to save and invest, manage loans, file taxes, decrease credit card debt, and plan for their future, and advise clients on their Australia, New Zealand terminology, legislation, and methodologies along with real-life scenarios covering a wide range of financial challenges. Enable students to appreciate the relevance of key concepts and useful advice from personal finance and financial planning experts. Helps them apply those concepts. Maths-based examples illustrate the critical importance of achieving long-term financial goals through investing. Instructor resources include solutions manual, PowerPoint, Test Bank, My Personal Financial Planner, MS Word worksheets, and Excel calculators.

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's 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.

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

**Black Enterprise**, 1988-10 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance

**Introduction to Personal Finance** John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition 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 with 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

**The Complete Idiot's Guide to Personal Finance in Your 20s and 30s** Sarah Young Fisher, Susan Shelly, 2002 Provides information on credit histories budgeting borrowing banking investing and avoiding common financial mistakes

Personal Finance for Overseas Americans Barbara Frew, 2000

The Money Book of Personal Finance Walter Updegrave, Michael Sivy, Money Magazine, Eric Schurenberg, Joseph S Coyle, Marguerite Smith, Mark Levine, 2008-11-15 Which mutual funds are best How much money do most people make When should I take my retirement Where is the best place to invest college savings for my child Who does the IRS audit most Should I rent a home or buy one Why can't I save any money The Money Book of Personal Finance has the answers to these questions and hundreds more real answers for real life questions like yours Written by experts fully illustrated with easy to understand tables and graphs the chapters in this book will tell you everything you need to know to make the money decisions that will help you immediately and secure your financial future

**The New Money Book of Personal Finance** Editors of Money Magazine, 2008-12-14 From the nation's foremost magazine on everyday money management comes an authoritative reference guide for personal finance that's newer bigger and fully updated for a new economy Since its publication the original Money Book of Personal Finance has become America's definitive all in one guide to total financial well being at every stage of life Now fully revised

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**Report** United States. Congress Senate, **Personal Finance Study Guide Sixth Edition** E. Thomas Garman, 1999-10-25

## Decoding **Personal Finance Chapter Test B**: Revealing the Captivating Potential of Verbal Expression

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end of a rigid link is mounted ... SRV02\_Rotary Pendulum\_User Manual.sxw The following table describes the typical setup using the complete Quanser solution. It is assumed that the ROTPEN is being used along with an SRV02, UPM and Q8 ... SRV02 Gyroscope User Manual The Quanser SRV02 and gyroscope system provides a great platform to study gyroscope properties along with control experiments that resemble real-life ... Rotary Servo Base Unit The Rotary Servo Base Unit is the fundamental element of the Quanser Rotary Control family. It is ideally suited to introduce basic control concepts and ... Control Systems Lab Solutions Quansers lab equipment for control systems are precise, robust, open architecture solutions for a wide range of teaching and research applications. Ashworth College Semester Exam Answer Sheet Please ... Ashworth College Semester Exam Answer Sheet Please return to Ashworth College from MANAGMENT 321 at Integral University. Ashworth Colege (Ashworth) Ashworth College students can get immediate homework help and access over 89000+ documents, study resources, practice tests, essays, notes and more. Ashworth College Semester Exam by Tutorsof Jan 23, 2023 — All exams are passed. So, you can simply use these answers without hesitation. Answer of Semester Exams of various subjects are listed below:. What Happens if You Fail an Exam? Oct 12, 2023 — For semester exams, the minimum passing score is 70%. If all sections aren't passed, you may retake the failed section once. The retake is 36 ... Ashworth College Exam homework help Search our homework answers. The answer you are looking for might already be there. Ashworth College Semester Examinations Jun 1, 2023 — Through this book, I aim to provide you with questions and reliable sources of answers that you can use in the exam. I am just a collector of ... Ashworth college semester exam answers: Fill out & sign ... Handling paperwork with our extensive and intuitive PDF editor is easy. Make the steps below to complete Ashworth proctor online quickly and easily:. Ashworth College Homework Help & Answers Get Ashworth College help — Post your Ashworth College homework questions and get answers from qualified tutors. · Ask a Question · TOP ASHWORTH COLLEGE QUESTIONS. How Do Proctored Exams Work? Feb 17, 2022 — A proctor exam is an online test overseen by a teacher, friend, or other approved proctor. Learn how to choose a proctor and how proctored ... Ashworth College Community: Message List Semester exams are proctored, timed, and scheduled at the convenience of the proctor and student. Students may use their textbooks, printed course materials, ...