

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

Craig Johnson



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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 *Personal Finance* Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness Byfocusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life **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

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- 1 Strengthen estimation and computational skills
- 2 Utilize algebraic concepts
- 3 Emphasize problem solving and reasoning
- 4 Emphasize pattern and relationship recognition
- 5 Highlight importance of units in measurement
- 6 Highlight importance of the notion of a mathematical function
- 7 Display mathematical connections to other disciplines

Personal Finance Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09 *Kiplinger's Personal Finance* , 1987-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Personal Finance For Teens For Dummies Athena Valentine Lent, Mykail James, 2025-04-22 Get your money game started off on the right foot with this easy to read guide In Personal Finance For Teens For Dummies a team of celebrated financial educators walks you through how to handle your money so you can keep your debt low or pay it off if you ve already got some invest intelligently and build the future you ve always dreamed about This is the go to guide for any young person who gets anxious whenever they think about how they re going to make ends meet pay for school or save for their future You ll explore everything from how to responsibly manage your first credit card to tips for buying your first car and finding scholarships to reduce your tuition You

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Personal Finance For Seniors For Dummies Eric Tyson, Robert C. Carlson, 2010-04-01 The fast and easy way for Baby Boomers to protect their financial future Are you nearing or already basking in retirement This helpful guide addresses the unique financial opportunities and challenges you'll face as you enter your golden years Personal Finance For Seniors For Dummies empowers you to chart your financial course for the decades to come guiding you through the basics of creating a budget for retirement investing accrued assets taking advantage of governmental and nongovernmental benefits and planning for your family's future You'll get trusted practical information on reexamining investment strategies and rebalancing a portfolio long term care options pension plans and social security health care Medicare and prescription drug costs and so much more Advice on how to invest spend and protect your wealth Guidance on wills and trusts Other titles by Tyson Personal Finance For Dummies Investing For Dummies and Home Buying For Dummies Personal Finance For Seniors For Dummies is basic enough to help novices get their arms around thorny financial issues while also challenging advanced readers to identify areas for improvement

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Table of Contents Personal Finance Chapter Test

1. Understanding the eBook Personal Finance Chapter Test
 - The Rise of Digital Reading Personal Finance Chapter Test
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter Test
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Chapter Test
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter Test
 - Personalized Recommendations
 - Personal Finance Chapter Test User Reviews and Ratings
 - Personal Finance Chapter Test and Bestseller Lists
5. Accessing Personal Finance Chapter Test Free and Paid eBooks

- Personal Finance Chapter Test Public Domain eBooks
- Personal Finance Chapter Test eBook Subscription Services
- Personal Finance Chapter Test Budget-Friendly Options
- 6. Navigating Personal Finance Chapter Test eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Chapter Test Compatibility with Devices
 - Personal Finance Chapter Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter Test
 - Highlighting and Note-Taking Personal Finance Chapter Test
 - Interactive Elements Personal Finance Chapter Test
- 8. Staying Engaged with Personal Finance Chapter Test
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Chapter Test
- 9. Balancing eBooks and Physical Books Personal Finance Chapter Test
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Chapter Test
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Chapter Test
 - Setting Reading Goals Personal Finance Chapter Test
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Chapter Test
 - Fact-Checking eBook Content of Personal Finance Chapter Test
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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