

# PERSONAL FINANCE QUIZ

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## Personal Finance Quiz

1. What is a budget?
  - a) A list of financial goals
  - b) A plan for spending and saving money
  - c) A type of bank account
  - d) A credit card limit
2. What is the purpose of an emergency fund?
  - a) To save money for vacations
  - b) To have cash on hand for daily expenses
  - c) To cover unexpected expenses or emergencies
  - d) To invest in the stock market
3. What is the difference between a debit card and a credit card?
  - a) A debit card is linked to a bank account, while a credit card allows you to borrow money.
  - b) A debit card has a higher interest rate than a credit card.
  - c) A credit card can be used for online purchases, while a debit card cannot.
  - d) A debit card requires a PIN, while a credit card requires a signature.
4. What does APR stand for?
  - a) Annual Payment Rate
  - b) Annual Percentage Rate
  - c) Average Personal Revenue
  - d) Average Principal Ratio
5. What is the purpose of a credit score?
  - a) To determine how much money you have saved
  - b) To calculate your income-to-debt ratio
  - c) To assess your risk as a borrower
  - d) To determine your eligibility for scholarships
6. Which of the following is considered a good practice for managing credit cards?
  - a) Only making the minimum payment each month
  - b) Using credit cards for all purchases to build credit
  - c) Paying off the full balance each month
  - d) Missing out the credit limit regularly

Multiple Choice  
10 Questions

Perfect for  
classroom!

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# Personal Finance Quiz Study Guide Answers

**O. Ray Whittington**



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