

# PERSONAL FINANCE Unit Test

MIDDLE & HIGH SCHOOL



## Personal Finance Assessment

1. \_\_\_\_\_ became President of the United States after Abraham Lincoln was assassinated.
- Woodrow Wilson
  - Theodore Roosevelt
  - William McKinley
  - James D. Davis

2. What was the outcome of passing the 19th Amendment to the U.S. Constitution in 1920?

- Women could vote
- Government purchased more
- Women received an education
- Women received more money in the United States

3. What was the purpose of passing the 18th Amendment to the U.S. Constitution in 1919?

- Prohibit alcohol
- Prohibit U.S. Navy from alcohol
- Prohibit states from becoming citizens and also prohibit citizenship in the United States
- Prohibit states from giving the right to vote

4. "The right of citizens of the United States to vote shall not be denied or restricted by the United States or by any State on account of race, color, or previous condition of servitude." Source: from the 15th Amendment

- What was the purpose of passing the 15th Amendment to the U.S. Constitution in 1901?

- To grant women the right to a new education
- To grant black men the right to vote
- To grant the states, territories and federal government
- To give the states

## Personal Finance Assessment

Answer Key

1. What is an example of wise financial planning for the future?

- Take charge and learn to use credit wisely
- Get credit and offer the new state to pay for it
- Only make new credit when needed and needed
- Get credit high amounts of interest

2. Joseph's parents are preparing for their retirement, a time when they will stop working.

Why is planning important for Joseph's parents?

- They can get a credit card
- They can learn to pay taxes
- They can learn skills for work
- They can learn enough savings

3. Complete or record each month of the activity at school. Use the record below to answer the questions.

| PERSONAL DATA |       |
|---------------|-------|
| Name:         | _____ |
| Address:      | _____ |
| Phone:        | _____ |
| Age:          | _____ |

What activity shows up the most often the money (income) needed for saving for money in the future?

- \$1
- \$2
- \$10
- \$100

# Personal Finance 10 Edition Test

**DP Hallahan**



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