

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
 - b. short-term goals
 - c. economics
 - d. wealth-watch
- ____ 2. Interest earned on previously earned interest is called compounding or ____.
- a. future value computations
 - b. economics
 - c. doubling down
 - d. inflation
- ____ 3. Financial plans that are more than five years off are called ____.
- a. opportunity plans
 - b. long-term goals
 - c. intermediate 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
 - b. personal preference
 - c. economic choice
 - d. opportunity cost
- ____ 5. Saving for vacation next summer or paying off small debts are examples of ____.
- a. opportunity planning
 - b. short-term goals
 - c. long-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
 - b. reserve
 - c. supply
 - d. economy
- ____ 8. The central banking organization of the United States is called the ____.
- a. Bank of America
 - b. United States Reserve Bank
 - c. Federal Bank Reserve
 - 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
 - b. value assignment
 - c. values
 - d. future value
- ____ 10. A series of equal regular deposits is called ____.
- a. serial deposits
 - b. an annuity
 - c. a personal financial plan
 - d. a paycheck
- ____ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in ____.
- a. forestry management
 - b. clothes design
 - c. teaching English
 - d. engineering
- ____ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more ____.
- a. working parents
 - b. leisure time
 - c. elderly people
 - d. ongoing job training
- ____ 13. In recent years, some of the fastest growing job markets have been in ____.
- a. New York
 - b. Illinois

Personal Finance Semester 2 Test Review Answers

**John O.S. Wilson, Georgios A.
Panos, Chris Adcock**



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Table of Contents Personal Finance Semester 2 Test Review Answers

1. Understanding the eBook Personal Finance Semester 2 Test Review Answers
 - The Rise of Digital Reading Personal Finance Semester 2 Test Review Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Semester 2 Test Review Answers
 - 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 Semester 2 Test Review Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Semester 2 Test Review Answers
 - Personalized Recommendations
 - Personal Finance Semester 2 Test Review Answers User Reviews and Ratings
 - Personal Finance Semester 2 Test Review Answers and Bestseller Lists
5. Accessing Personal Finance Semester 2 Test Review Answers Free and Paid eBooks
 - Personal Finance Semester 2 Test Review Answers Public Domain eBooks
 - Personal Finance Semester 2 Test Review Answers eBook Subscription Services
 - Personal Finance Semester 2 Test Review Answers Budget-Friendly Options

6. Navigating Personal Finance Semester 2 Test Review Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Semester 2 Test Review Answers Compatibility with Devices
 - Personal Finance Semester 2 Test Review Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Semester 2 Test Review Answers
 - Highlighting and Note-Taking Personal Finance Semester 2 Test Review Answers
 - Interactive Elements Personal Finance Semester 2 Test Review Answers
8. Staying Engaged with Personal Finance Semester 2 Test Review Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Semester 2 Test Review Answers
9. Balancing eBooks and Physical Books Personal Finance Semester 2 Test Review Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Semester 2 Test Review Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Semester 2 Test Review Answers
 - Setting Reading Goals Personal Finance Semester 2 Test Review Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Semester 2 Test Review Answers
 - Fact-Checking eBook Content of Personal Finance Semester 2 Test Review Answers
 - 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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