

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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companion teacher guide includes lesson suggestions content area vocabulary answer keys and additional reproducible student resources

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50 Shades of Money Debbi King, 2018-01-30 Personal finance is an area where so many people struggle but not anymore 20 years ago Debbi found herself sitting on the living room floor with her baby girl crying because she realized she had 200 000 in debt And on that day on her floor she made a brave decision She decided no more no more debt no more stress no more living paycheck to paycheck Debbi went from being a single mom making 10 000 a year owing 200 000 to being debt free and reaching financial freedom and so can you After Debbi got out of debt and began winning the money war she made it her life goal to empower and educate others to do the exact same thing Over the last 15 years she has been asked many of the same questions over and over This book encompasses her 50 most asked questions and gives very detailed answers on everything from budgeting to getting out of debt from buying a house to buying a car from being broke to being wealthy In this book you will find the answer to every personal finance question you can imagine Today is the day The day you decide just like Debbi did 20 years ago to change your life and your finances once and for all

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financial security In reality the pandemic was a wake up call for many Americans that they needed money for unexpected events and a personal financial plan **Telecourse Student Guide for Dollar\$ and Sense** Rod Davis,2000-08

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