

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 overseas
- Prohibit states from becoming citizens and also grant 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 U.S. Constitution

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

- To grant women the right to a fair education
- To grant black men the right to vote
- To grant the states, territories and federal government
- To fix the tax system

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 for high amounts of interest

2. Joseph's parents are planning 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 budget to pay taxes
- They can learn skills for work
- They can have enough savings

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

PERSONAL DATA	
How much do you have for a savings account?	\$1
How much do you have for a credit card?	\$0
How much do you have for a credit card?	\$0
How much do you have for a credit card?	\$0

What activity shows you the most about the future? (Circle number for saving for money in the future)

- \$1
- \$0
- \$0
- \$0

Personal Finance 10 Edition Test

Michael Hoelscher



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