

- B. history of loans and credit activity
- C. retirement and saving account balances
- D. cost of insurance premiums and amount of federal tax refunds

19. Which of the following federal laws protect borrowers?

- A. Social Security Act
- B. National Banking Act
- C. Truth in Lending Act
- D. Homeland Security Act

20. The Federal Trade Commission provides information to consumers about

- A. interest rates
- B. international trade laws
- C. identity theft
- D. bankruptcy

21. Income can be earned or unearned. Which of the following is an example of unearned income?

- A. Money from a part-time second job
- B. Tips from customers
- C. Interest from bank accounts
- D. Paid vacation days from work

22. The terms "job" and "career" are often used interchangeably. However, there is a major difference in the meaning of the terms. A career is characterized as

- A. responsibility without risk because it involves difficult tasks
- B. responsibilities that result in earning income from an hourly wage
- C. a specific set of activities requiring special education or training
- D. work that includes the benefit of short hours or little responsibility

23. Which of the following is the best advice for a student with college loans?

- A. After graduation, have a budget that includes money for paying more on the loans than is required monthly
- B. Get a full-time job with a large company that has a robust retirement policy for its employees
- C. Refinance the loans by transferring the amount of money owed to a credit card with a low-interest rate
- D. After five years of working, if the loans is not fully repaid apply for personal bankruptcy

24. An important responsibility for young adults living independently is to

- A. purchase cell phone product insurance
- B. pay only the interest on their mortgage
- C. purchase vacation homes
- D. monitor credit-card expenses and debt

Personal Finance True False Answers Chapter 12

Mejorada, Nenita



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Table of Contents Personal Finance True False Answers Chapter 12

1. Understanding the eBook Personal Finance True False Answers Chapter 12
 - The Rise of Digital Reading Personal Finance True False Answers Chapter 12
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance True False Answers Chapter 12
 - 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 True False Answers Chapter 12
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance True False Answers Chapter 12

- Personalized Recommendations
 - Personal Finance True False Answers Chapter 12 User Reviews and Ratings
 - Personal Finance True False Answers Chapter 12 and Bestseller Lists
5. Accessing Personal Finance True False Answers Chapter 12 Free and Paid eBooks
- Personal Finance True False Answers Chapter 12 Public Domain eBooks
 - Personal Finance True False Answers Chapter 12 eBook Subscription Services
 - Personal Finance True False Answers Chapter 12 Budget-Friendly Options
6. Navigating Personal Finance True False Answers Chapter 12 eBook Formats
- ePub, PDF, MOBI, and More
 - Personal Finance True False Answers Chapter 12 Compatibility with Devices
 - Personal Finance True False Answers Chapter 12 Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Personal Finance True False Answers Chapter 12
 - Highlighting and Note-Taking Personal Finance True False Answers Chapter 12
 - Interactive Elements Personal Finance True False Answers Chapter 12
8. Staying Engaged with Personal Finance True False Answers Chapter 12
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance True False Answers Chapter 12
9. Balancing eBooks and Physical Books Personal Finance True False Answers Chapter 12
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance True False Answers Chapter 12
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance True False Answers Chapter 12
- Setting Reading Goals Personal Finance True False Answers Chapter 12
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance True False Answers Chapter 12

- Fact-Checking eBook Content of Personal Finance True False Answers Chapter 12
- 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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