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# **Personal Finance Exam 1 Questions and answers**

**Personal Finance** - process of planning, spending, financing, and investing so as to optimize your financial situation

**Personal Financial Plan** - A plan that specifies your financial goals and plans to achieve them

**Opportunity Cost** - What you give up as a result of a decision

**Financial Plan Components** - 1. Budgeting and tax planning

2. Managing your liquidity

3. Financing your large purchases

4. Protecting your assets and income (insurance)

5. Investing your money

6. Planning your retirement estate

**Budget Planning** - Process of forecasting future expenses and savings

**Assets** - What you own

**Liabilities** - What you owe

**Net Worth** - (Value of what you own) - (Value of what you owe)

**Liquidity** - Access to funds to cover any short term cash deficiencies

# Personal Finance Exam Questions And Answers

**M Carnoy**



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