

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

Gene R. Sellers



Personal Finance Semester 2 Test Review Answers:

Personal Finance Vickie L. Bajtelsmit, 2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

Kiplinger's Personal Finance ,2002-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics The Vocational-technical Library Collection Bruce Reinhart, 1970 **Financial Literacy and Responsible Finance in the FinTech Era** John O.S.

Wilson, Georgios A. Panos, Chris Adcock, 2021-07-21 A growing body of evidence suggests that financial literacy plays an important role in financial well being and that differences in financial knowledge acquired early in life can explain a significant part of financial and more general well being in adult life Financial technology FinTech is revolutionizing the financial services industry at an unrivalled pace Views differ regarding the impact that FinTech is likely to have on personal financial planning well being and societal welfare In an era of mounting student debt increased digital financial inclusion and threats arising from instances of online financial fraud financial education and enlightened financial advising are appropriate policy interventions that enhance financial and overall well being Financial Literacy and Responsible Finance in the FinTech Era Capabilities and Challenges engages in this important academic and policy agenda by presenting a set of seven chapters emanating from four parallel streams of literature related to financial literacy and responsible finance The chapters in this book were originally published as a special issue of The European Journal of Finance **Resources in Education** ,1998

The National Guide to Educational Credit for Training Programs American Council on Education, 2005 Highlights over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government agencies *World News* ,1926 *Peak Performance* Sharon K. Ferrett, 2006 Building foundation skills basic skills and strategies Application health and stress career developing good habits **Science Books & Films** ,1980

An Introduction to Business Mathematics Gene R. Sellers, 1986 **Resources in Education** ,1996 *Hi Fi/stereo Review* ,1977 Statistics Catalog 2005 Neil Thomson, 2004-09 *International Economics, 6e Instructor's Manual and Test Questions* Dominick Salvatore, 1997-08 **Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office** Library of Congress. Copyright Office, 1969 **New Accountant** ,1985 **Books and Pamphlets, Including Serials and Contributions to Periodicals** Library of Congress. Copyright

Office,1968 **The Alcalde** ,1989-01 As the magazine of the Texas Exes The Alcalde has united alumni and friends of The University of Texas at Austin for nearly 100 years The Alcalde serves as an intellectual crossroads where UT s luminaries artists engineers executives musicians attorneys journalists lawmakers and professors among them meet bimonthly to exchange ideas Its pages also offer a place for Texas Exes to swap stories and share memories of Austin and their alma mater The magazine s unique name is Spanish for mayor or chief magistrate the nickname of the governor who signed UT into existence was The Old Alcalde Annotated Instructor's Edition Peak Performance Sharon K. Ferrett,2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills **Business Education Forum** ,1979

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