

## Foundations in Personal Finance - Chapter 7 Test

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**MULTIPLE CHOICE.** Choose the one alternative that best completes the statement or answers the question.

- 1) Getting the best deal on a purchase involves doing all of the following, except: \_\_\_\_\_  
A) Having patience  
B) Negotiating  
C) Being first in line for a new product  
D) Shopping around to find the best deal
- 2) Which of the following is typically not a good place to find a deal? \_\_\_\_\_  
A) Online auctions  
B) Consignment shops  
C) Individualists  
D) Mall
- 3) Which of the following describes why using cash is a great bargaining tool? \_\_\_\_\_  
A) Cash is emotional.  
B) Cash is visual.  
C) Cash has immediacy.  
D) All of the above
- 4) Joe tries to bargain at an electronics store that is unable to negotiate the price down. What should be his next step? \_\_\_\_\_  
A) Ask about 90-days-warranty-on-cash  
B) Shut up  
C) Walk away  
D) All of the above
- 5) Which of the following statements is false? \_\_\_\_\_  
A) Using a cost-benefit analysis approach to your buying decisions will make you a wise consumer.  
B) In addition to economic savings, wise consumers also enjoy improved health and have a positive impact on the larger social and even global environment.  
C) Being a wise consumer involves developing a variety of skills, from product research to careful comparative analysis.  
D) Wise choices as a consumer have no impact on the larger social environment.
- 6) Which of the following is true about the "if I" take-away technique? \_\_\_\_\_  
A) This technique involves negotiating the lowest price possible, then throwing something else into the deal.  
B) This technique should only be used when the "good guy, bad guy" technique is used on you.  
C) This technique is meant to take advantage of the other person in the negotiations.  
D) Use this technique prior to negotiating price.

# Personal Finance Chapter 7 Test Answers

**A Gutmann**



## Personal Finance Chapter 7 Test Answers:

**Fundamentals of Finance** Carolyn Wirth, Andrea Bennett, Jenny Parry, 2021-08-05 This fourth revised and updated edition gives a practical overview of contemporary finance from a New Zealand perspective It helps students understand how the financial system and the institutions within it operate how and why financial decisions are made the tools techniques and concepts used in finance and how they are applied to the major sectors of finance and how individuals plan their short and long term financial activities how business organisations manage and finance their short and long term financial activities Broad in scope Fundamentals of Finance explains the important financial decisions made by businesses and individuals and how these decisions are influenced by the financial environment in which we live and work It provides an introduction to finance that assists students to make their own financial decisions Helpful features include examples self test questions with solutions learning objectives a glossary of terms and useful formulae

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Personal Finance Patrick J. Cusatis, 1994

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security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance

Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability

Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

**Student Resource Manual to Accompany Personal Finance** Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills

The Math of Money Morton D. Davis, 2001-06-26 This lively and practical introduction to the mathematics of money invites us to take a fresh look at the numbers that underpin our financial decisions Morton D Davis talks about strategies to use when we are required to bet against the odds purchasing auto insurance or choose to bet against the odds wagering in a casino or at the track He considers the ways in which we can streamline and simplify the choices available to us in mortgages and other loans And he helps us understand the real probabilities when we accept a tip on that one in a thousand stock even when the tip comes from a successful day trader With a wealth of entertaining and counterintuitive examples The Math of Money delights as well

as informs and will help readers treat their financial resources more rationally      *CliffsNotes Praxis II: Middle School Social Studies (0089)* Jocelyn L. Paris, 2012-04-24 The only stand alone test prep product for this important exam Subject reviews of every topic covered on the test Includes two full length practice tests with detailed answer explanations Other titles by Jocelyn L. Paris *CliffsNotes Praxis II Elementary Education* and *CliffsNotes Praxis II Fundamental Subjects Content Knowledge*

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