

- 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

**S.K. Gupta, Goyal Brothers Prakashan**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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## **Personal Finance True False Answers Chapter 12** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Personal Finance True False Answers Chapter 12**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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