

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 "G F" 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

R Sanford



Personal Finance Chapter 7 Test:

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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Introduction to Personal Finance Kristen Carioti, 2024-03-18 Introduction to

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Dictionary of Finance and Investment Terms John Downes, Jordan Elliot Goodman, 2019-02-05. Publisher's Note: Products purchased from third party sellers are not guaranteed by the publisher for quality, authenticity, or access to any online entitlements included with the product.

Kiplinger's Personal Finance, 1997-05. The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership, and many other personal finance topics.

Bankruptcy Abuse Prevention and Consumer Protection Act of 2001 United States. Congress. House. Committee on the Judiciary, 2001.

Consumer Bankruptcy Protection in Michigan Gene F. Turnwald, 2010. Filing bankruptcy on your own but don't know where to start. This book provides all the answers you need to file a Chapter 7 Bankruptcy in the state of Michigan. You will be given a comprehensive overview of the process and learn important information such as how the bankruptcy process works, glossary of terms, who can qualify, what to expect when filing bankruptcy, and how to file a Chapter 7 Bankruptcy. Despite changes to the bankruptcy laws in 2005, individuals have the right to file bankruptcy without the aid of an attorney. The difficulty is that increased paperwork can make it difficult to do. This book will assist you from beginning to end and may save you hundreds of dollars in attorney fees while doing so. This valuable resource provides a step-by-step, page-by-page example on filing a Chapter 7 bankruptcy in Michigan. When you are ready to file, actual forms are also provided for your convenience. Use the handy checklist to keep track of your work, and if you choose not to file on your own, a valuable one hundred dollar coupon is enclosed for added savings.

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