

## 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

**Sharon K. Ferrett**



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