

# PERSONAL FINANCE Unit Test

MIDDLE & HIGH SCHOOL



## Personal Finance Assessment

1. \_\_\_\_\_ became President of the United States after Andrew Jackson was assassinated.
- Monroe Clinton
  - Thomas Jefferson
  - James Madison
  - James M. Smith

2. What was the outcome of passing the 18th Amendment to the U.S. Constitution in 1919?

- Prohibit Civil War
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

3. What was the purpose of passing the 18th Amendment to the U.S. Constitution in 1919?

- Prohibit alcohol consumption
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

4. "The right of citizens of the United States to vote shall not be denied or restricted by the United States or by any State on account of race, color, or previous condition of servitude." Source: from the 15th Amendment

- What was the purpose of passing the 15th Amendment to the U.S. Constitution in 1901?

- To grant women the right to a fair education
- To grant black men the right to vote
- To grant the states the right to regulate interstate commerce
- To give the states the right to regulate interstate commerce

## Personal Finance Assessment

Answer Key

1. What is an example of wise financial planning for the future?

- Take charge and learn to use credit wisely
- Take credit and offer the new state to pay for it
- Only make new credit when needed and needed
- Don't pay high amounts of interest

2. Joseph's parents are preparing for their retirement, a time when they will stop working.

Why is planning important for Joseph's parents?

- They can get a credit card
- They can learn to pay taxes
- They can learn to pay for work
- They can learn enough savings

3. Complete or record each month of the activity at school. Use the record below to answer the questions.

PERSONAL DATA
Name: _____
Address: _____
Phone: _____
City: _____

What activity shows up the most often the money (income) for saving the money in the bank?

- \$1
- \$2
- \$3
- \$4

# Personal Finance 10 Edition Test

**Michael Seilmaier**



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