

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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Personal Finance Vickie L. Bajtelsmit, 2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

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Table of Contents Personal Finance Semester 2 Test Review Answers

1. Understanding the eBook Personal Finance Semester 2 Test Review Answers
 - The Rise of Digital Reading Personal Finance Semester 2 Test Review Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Semester 2 Test Review Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Semester 2 Test Review Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Semester 2 Test Review Answers
 - Personalized Recommendations
 - Personal Finance Semester 2 Test Review Answers User Reviews and Ratings
 - Personal Finance Semester 2 Test Review Answers and Bestseller Lists

5. Accessing Personal Finance Semester 2 Test Review Answers Free and Paid eBooks
 - Personal Finance Semester 2 Test Review Answers Public Domain eBooks
 - Personal Finance Semester 2 Test Review Answers eBook Subscription Services
 - Personal Finance Semester 2 Test Review Answers Budget-Friendly Options
6. Navigating Personal Finance Semester 2 Test Review Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Semester 2 Test Review Answers Compatibility with Devices
 - Personal Finance Semester 2 Test Review Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Semester 2 Test Review Answers
 - Highlighting and Note-Taking Personal Finance Semester 2 Test Review Answers
 - Interactive Elements Personal Finance Semester 2 Test Review Answers
8. Staying Engaged with Personal Finance Semester 2 Test Review Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Semester 2 Test Review Answers
9. Balancing eBooks and Physical Books Personal Finance Semester 2 Test Review Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Semester 2 Test Review Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Semester 2 Test Review Answers
 - Setting Reading Goals Personal Finance Semester 2 Test Review Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Semester 2 Test Review Answers
 - Fact-Checking eBook Content of Personal Finance Semester 2 Test Review Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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