

## CHAPTER 4 TEST - Personal Finance

10/2015

### Multiple Choice

Identify the choice that best completes the statement or answers the question.

- \_\_\_\_ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?  
a. \$494.63 c. \$514.63  
b. \$569.01 d. \$27.19
- \_\_\_\_ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?  
a. \$41.95 c. \$31.95  
b. \$31.50 d. \$30.00
- \_\_\_\_ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and  $\frac{61}{100}$  dollars. What is the amount of the check written as a numeral?  
a. \$281.00 c. \$281.01  
b. \$821.10 d. \$218.10
- \_\_\_\_ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?  
a. \$675.27 c. \$678.27  
b. \$675.10 d. \$698.27
- \_\_\_\_ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?  
a. \$114.04 c. \$115.94  
b. \$99.04 d. \$99.54
- \_\_\_\_ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12  
b. \$357.70 d. \$346.38
- \_\_\_\_ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?  
a. \$72.68 c. \$92.68  
b. \$92.21 d. \$72.92
- \_\_\_\_ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?  
a. \$249.85 c. \$522.00  
b. \$771.85 d. \$411.85
- \_\_\_\_ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

# Personal Finance Chapter Test

**AW Chickering**



## **Personal Finance Chapter Test:**

**Essential Personal Finance** Lien Luu,Jonquil Lowe,Jason Butler,Tony Byrne,2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability *Personal Finance* Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness Byfocusing on real world decision making Bajtelsmit Personal Finance 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 such as student debt housing fintech and AI 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 **Personal Finance Workbook for Beginners** Dylin Redling,Allison Tom,2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don t feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to

improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the quizzes checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners

**Exploring Mathematics** Craig Johnson, 2014-08 Exploring Mathematics Investigations with Functions is intended for a one or two term course in mathematics for college students majoring in the social sciences English history music art education or any of the other majors within liberal arts The mathematics course of this scope with an algebra prerequisite is a popular selection for liberal arts students This 9 chapter textbook offers modern applications of mathematics in the liberal arts as well as aesthetic features of this rich facet of history and ongoing advancement of human society With a central theme around the use of the concept of functions and the inclusion of unique topics and chapters Exploring Mathematics enables students to explore the next level of mathematics It attempts to answer the questions How does mathematics help us to better our society and understand the world around us and What are some of the unifying ideas of mathematics The central theme helps to impress upon the student the feeling that mathematics is more than a disconnected potpourri of rules and tricks Although it would be inappropriate to force a functional connection in every single section the theme is used whenever possible to provide conceptual bridges between chapters Developing the concept of a function augments the presentation of many topics in every chapter The Text s Objectives The author chose the topics based on meeting the specific NCTM curriculum standards to

- 1 Strengthen estimation and computational skills
- 2 Utilize algebraic concepts
- 3 Emphasize problem solving and reasoning
- 4 Emphasize pattern and relationship recognition
- 5 Highlight importance of units in measurement
- 6 Highlight importance of the notion of a mathematical function
- 7 Display mathematical connections to other disciplines

**Personal Finance** Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09 *Kiplinger's Personal Finance* , 1987-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

**Personal Finance For Teens For Dummies** Athena Valentine Lent, Mykail James, 2025-04-22 Get your money game started off on the right foot with this easy to read guide In Personal Finance For Teens For Dummies a team of celebrated financial educators walks you through how to handle your money so you can keep your debt low or pay it off if you ve already got some invest intelligently and build the future you ve always dreamed about This is the go to guide for any young person who gets anxious whenever they think about how they re going to make ends meet pay for school or save for their future You ll explore everything from how to responsibly manage your first credit card to tips for buying your first car and finding scholarships to reduce your tuition You

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**Personal Finance** Robert S. Rosefsky, 2001-05-28 This friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

**Personal Finance** E. Thomas Garman, 1997

**Financial Planning and Personal Finance** E. Thomas Garman, Raymond E. Forgue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01 Financial Planning and Personal Finance 1st Edition is the most comprehensive text on the market covering both professional Financial Planning and Personal Finance Using a structured step by step approach and capturing the latest FASEA and FSLA requirements students learn how to save and invest manage loans file taxes decrease credit card debt and plan for their future and advise clients on their's Australia New Zealand terminology legislation and methodologies along with real life scenarios covering a wide range of financial challenges enable students to appreciate the relevance of key concepts and useful advice from personal finance and financial planning experts helps them apply those concepts Maths based examples illustrate the critical importance of achieving long term financial goals through investing Instructor resources include solutions manual PowerPoints Test Bank My Personal Financial Planner MS Word worksheets and Excel calculators

**Personal Finance For Seniors For Dummies** Eric Tyson, Robert C. Carlson, 2010-04-01 The fast and easy way for Baby Boomers to protect their financial future Are you nearing or already basking in retirement This helpful guide addresses the unique financial opportunities and challenges you'll face as you enter your golden years Personal Finance For Seniors For Dummies empowers you to chart your financial course for the decades to come guiding you through the basics of creating a budget for retirement investing accrued assets taking advantage of governmental and nongovernmental benefits and planning for your family's future You'll get trusted practical information on reexamining investment strategies and rebalancing a portfolio long term care options pension plans and social security health care Medicare and prescription drug costs and so much more Advice on how to invest spend and protect your wealth Guidance on wills and trusts Other titles by Tyson Personal Finance For Dummies Investing For Dummies and Home Buying For Dummies Personal Finance For Seniors For Dummies is basic enough to help novices get their arms around thorny financial issues while also challenging advanced readers to identify areas for improvement

**Kiplinger's Personal Finance**, 1979-08 The most trustworthy source of information available today on savings and investments taxes money

management home ownership and many other personal finance topics      *Personal Finance After 50 For Dummies* Eric Tyson, Robert C. Carlson, 2021-03-26 The best way to take control of your post career financial future Retirement is lasting longer for all of us That's why and however long you decide to keep working it's essential to plan ahead so you can live your post career life as you wish The latest edition of *Personal Finance After 50 For Dummies* details what you need to know making it the perfect book to shelve next to your diet and fitness library so you can keep your finances as well as your health in peak condition Whether you're new to financial planning or are pretty savvy but want to cut through the noise with targeted information and advice you'll find everything you need to know about how best to spend invest and protect your wealth so you can make your senior years worry free healthy and fun In plain English retirement and financial experts Eric Tyson and Bob Carlson cover all the issues from investing Social Security and the long term insurance marketplace to taxes and estate planning including state by state differences They demystify the muddy world of financial planning and provide strategies that make the course ahead crystal clear They also dive into less obvious territory showing how it's possible to strategize financially to avoid the worst impact of unexpected events such as the COVID 19 crisis as well as exploring what investment approaches you can take to protect the most important possession of all your own and your family's health Minimize your taxes and make wise investing decisions Find out how the SECURE Act affects retirement accounts and savings Navigate the latest Medicare Social Security and property tax rules Dig into what's new in estate planning and reverse mortgages Get what you want from your career as you approach retirement Whether doing it for yourself or for parents it's never too late to begin retirement planning and this highly praised straightforward book is the best way to take control so you can be confident your senior years are exactly what you want them to be golden      **Money Like you Mean**

**It: Personal Finance Tactics for the real World | A simple guide to master personal finance and make more money** Erica Alini, 2023-10-09 Confused whether to buy a house or rent it How to manage debts Is it really essential to have a passive income source to aid wealth creation MONEY LIKE YOU MEAN IT is a personal finance tool kit to help you manage finance in the real world For the new age investors who want to make the most of what they have this is a treasure trove of information Smart tools to aid wealth generation and management Learn the ins and outs of smart borrowing and debt management Practical insurance advice and budgeting techniques Hands on insights into savings for retirement Packed with recent and relevant examples      **Official Guide to Mastering DSST Exams** Peterson's, 2012-07-15 The only official prep guide from the makers of the DSSTs Peterson's Official Guide to Mastering DSST Exams includes full length DANTES Subject Standardized Tests DSSTs on a variety of subjects to help non traditional students earn college credits for life and learning experiences Full length DSSTs with detailed answer explanations Reviews of verbal clerical math and memory skills you'll need to score high Expert tips and strategies from the editorial team that writes and prepares actual DSSTs Offers students a cost effective time saving way to use the knowledge they've acquired outside of the classroom to accomplish their education

goals      **Student Resource Manual to Accompany Personal Finance** Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03  
 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills      **Kiplinger's Personal Finance** ,1983-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      Kiplinger's Personal Finance ,1982-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      **Personal Finance**  
 Bernard J. Winger, Ralph R. Frasca, 2006 The treatment of vertical intra brand restraints is one of the most controversial issues of contemporary competition law and policy and there are substantial differences between the world s two leading regimes in this regard In the US resale price fixing merits an effects analysis while in the EU it is prohibited outright Likewise territorial protection is treated laxly in the US while in the EU absolute territorial protection due to the single market imperative is chased with fire and sword      **Pragmatic Software Testing** Rex Black, 2016-04-25 A hands on guide to testing techniques that deliver reliable software and systems Testing even a simple system can quickly turn into a potentially infinite task Faced with tight costs and schedules testers need to have a toolkit of practical techniques combined with hands on experience and the right strategies in order to complete a successful project World renowned testing expert Rex Black provides you with the proven methods and concepts that test professionals must know He presents you with the fundamental techniques for testing and clearly shows you how to select and apply successful strategies to test a system with budget and time constraints Black begins by discussing the goals and tactics of effective and efficient testing Next he lays the foundation of his technique for risk based testing explaining how to analyze prioritize and document risks to the quality of the system using both informal and formal techniques He then clearly describes how to design develop and ultimately document various kinds of tests Because this is a hands on activity Black includes realistic life sized exercises that illustrate all of the major test techniques with detailed solutions

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