

# PERSONAL FINANCE QUIZ

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## Personal Finance Quiz

1. What is a budget?
  - a) A list of financial goals
  - b) A plan for spending and saving money
  - c) A type of bank account
  - d) A credit card limit
2. What is the purpose of an emergency fund?
  - a) To save money for vacations
  - b) To have cash on hand for daily expenses
  - c) To cover unexpected expenses or emergencies
  - d) To invest in the stock market
3. What is the difference between a debit card and a credit card?
  - a) A debit card is linked to a bank account, while a credit card allows you to borrow money.
  - b) A debit card has a higher interest rate than a credit card.
  - c) A credit card can be used for online purchases, while a debit card cannot.
  - d) A debit card requires a PIN, while a credit card requires a signature.
4. What does APR stand for?
  - a) Annual Payment Rate
  - b) Annual Percentage Rate
  - c) Average Personal Revenue
  - d) Average Principal Ratio
5. What is the purpose of a credit score?
  - a) To determine how much money you have saved
  - b) To calculate your income-to-debt ratio
  - c) To assess your risk as a borrower
  - d) To determine your eligibility for scholarships
6. Which of the following is considered a good practice for managing credit cards?
  - a) Only making the minimum payment each month
  - b) Using credit cards for all purchases to build credit
  - c) Paying off the full balance each month
  - d) Missing out the credit limit regularly

Multiple Choice  
10 Questions

Perfect for  
classroom!

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# Personal Finance Quiz Study Guide Answers

**VM Jensen**



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idas y venidas pero con mucha atracción entre ellos es ni contigo ni sin tí pero pasa algo doloroso que los separa cada uno toma su camino aunque no por eso han dejado de quererse

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