

Foundations in Personal Finance - Chapter 7 Test

Name: _____ Date: _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Getting the best deal on a purchase involves doing all of the following, except: _____
 - A) Having patience
 - B) Negotiating
 - C) Being first in line for a new product
 - D) Shopping around to find the best deal
- 2) Which of the following is typically not a good place to find a deal? _____
 - A) Online auctions
 - B) Consignment shops
 - C) Individualists
 - D) Mall
- 3) Which of the following describes why using cash is a great bargaining tool? _____
 - A) Cash is emotional.
 - B) Cash is visual.
 - C) Cash has immediacy.
 - D) All of the above
- 4) Joe tries to bargain at an electronics store that is unable to negotiate the price down. What should be his next step? _____
 - A) Ask about 90-days-warranty-on-cash
 - B) Shut up
 - C) Walk away
 - D) All of the above
- 5) Which of the following statements is false? _____
 - A) Using a cost-benefit analysis approach to your buying decisions will make you a wise consumer.
 - B) In addition to economic savings, wise consumers also enjoy improved health and have a positive impact on the larger social and even global environment.
 - C) Being a wise consumer involves developing a variety of skills, from product research to careful comparative analysis.
 - D) Wise choices as a consumer have no impact on the larger social environment.
- 6) Which of the following is true about the "G F" take-away technique? _____
 - A) This technique involves negotiating the lowest price possible, then throwing something else into the deal.
 - B) This technique should only be used when the "good guy, bad guy" technique is used on you.
 - C) This technique is meant to take advantage of the other person in the negotiations.
 - D) Use this technique prior to negotiating price.

Personal Finance Chapter 7 Test Answers

Victor M. Corman



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