

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 C

Eric Tyson, Robert C. Carlson



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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 *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 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

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Through practical advice and proven strategies students develop a personal philosophy for effective financial decision making The Sixth Edition developed with the help of an advisory board of 68 personal finance instructors has been revised to reflect recent changes in the economy

Black Enterprise, 1988-10 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance

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