

- B. history of loans and credit activity
- C. retirement and saving account balances
- D. cost of insurance premiums and amount of federal tax refunds

19. Which of the following federal laws protect borrowers?

- A. Social Security Act
- B. National Banking Act
- C. Truth in Lending Act
- D. Homeland Security Act

20. The Federal Trade Commission provides information to consumers about

- A. interest rates
- B. international trade laws
- C. identity theft
- D. bankruptcy

21. Income can be earned or unearned. Which of the following is an example of unearned income?

- A. Money from a part-time second job
- B. Tips from customers
- C. Interest from bank accounts
- D. Paid vacation days from work

22. The terms "job" and "career" are often used interchangeably. However, there is a major difference in the meaning of the terms. A career is characterized as

- A. responsibility without risk because it involves difficult tasks
- B. responsibilities that result in earning income from an hourly wage
- C. a specific set of activities requiring special education or training
- D. work that includes the benefit of short hours or little responsibility

23. Which of the following is the best advice for a student with college loans?

- A. After graduation, have a budget that includes money for paying more on the loans than is required monthly
- B. Get a full-time job with a large company that has a robust retirement policy for its employees
- C. Refinance the loans by transferring the amount of money owed to a credit card with a low-interest rate
- D. After five years of working, if the loans is not fully repaid apply for personal bankruptcy

24. An important responsibility for young adults living independently is to

- A. purchase cell phone product insurance
- B. pay only the interest on their mortgage
- C. purchase vacation homes
- D. monitor credit-card expenses and debt

Personal Finance True False Answers Chapter 12

Robert R. Redfield



Personal Finance True False Answers Chapter 12:

Personal Finance True False Answers Chapter 12: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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