


Personal Finance Final Exam Study Guide

Your final exam consists of 50 multiple choice questions. To prepare for your final exam, you should review your old quizzes throughout the semester. Please use this list of concepts and terms to help guide your studies of your old quizzes in this course.

1. How many years are typically considered long term interest rates?
2. How interest rates differ from each other?
3. What is the most likely measure of a yearly interest rate?
4. What is a measure of how quickly you can get cash without a loan or credit?
5. What is the most common measure of interest rate for payment?
6. A floating rate measure, what is a premium?
7. A floating rate measure, what is a discount?
8. What are some of the types of financial policies that are available and what working term? (List the measures: type of interest measure, high/low interest rate, fixed/variable interest rate, etc.)
9. What are the advantages of floating rate in the private sector?
10. What floating term, what is a premium?
11. What is a floating?
12. What is a floating (floating rate)?
13. What floating term, what is a premium?
14. What is a floating term, what is a premium?
15. What is a floating term, what is a premium?
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**E. Thomas Garman, Raymond E.
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