

## 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 4 Test

**J Rink**



## **Personal Finance Chapter 4 Test:**

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      **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      *Introduction to Personal Finance* Kristen Carioti, 2024-03-18 Introduction to

Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance. Regardless of their financial background or career aspirations, students will walk away with a clear roadmap for setting and achieving their financial goals.

**Know-How Guide Series: Personal Finance and Investing** Timothy Clarke, Know How Guide Series Personal Finance and Investing We'll look at the landscape of personal finance and investing like studying a map before a journey. This volume in the Know How Guide Series by Timothy Clarke explores budgeting basics, smart investing strategies, cryptocurrencies, traditional currencies, and financial living. It offers insights into debt management, retirement planning, and risk assessment, drawing on global practices and timeless wisdom. Whether you're a young professional, saving a family manager, budgeting, or a retiree planning, this book aims to deepen your understanding of financial concepts in an accessible way. Discover practical steps for navigating stock markets, banking traditions, and wealth building approaches presented without jargon. The book informs rather than prescribes, offering a broad view of options like budgeting tools or diversification strategies. Research each concept thoroughly and consult professionals like financial advisors as this book shares information only. We hope it serves as a fast track guide to exploring money management, fostering informed decisions for financial awareness.

**Introduction to Personal Finance** John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives. Introduction to Personal Finance: Beginning Your Financial Journey 2e is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future. Using engaging visuals and a modular approach, instructors can easily customize their course to topics that matter most to their students. This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals.

**Personal Finance** Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09 **Personal Finance** Robert S. Rosefsky, 2001-05-28 This friendly guide provides comprehensive coverage of all basic money management principles. Enables readers to understand not only the implications of far-reaching events but also the fundamental knowledge to navigate the world of personal finance. Describes how to effectively manage personal assets from buying and selling to investing, insuring, planning, and preparing income taxes.

**Personal Finance for Dummies** Eric Kevin Tyson, 2015-12-18 Is your money working to increase your wealth? Tyson combines time-tested financial advice with updated strategies to help you put your money to work and protect your financial future.

[Money Like you Mean It: Personal Finance Tactics for the real World](#) | A simple guide to master personal finance and make more money Erica Alini, 2023-10-09 Confused whether to buy a house or rent it? How to manage debts? Is it really essential to have a passive income source to aid wealth creation? MONEY LIKE YOU MEAN IT is a personal finance tool kit to help you manage finance in the real world. For the new-age investors who want to make the most of what they have, this is a treasure trove of information. Smart tools to aid wealth generation and management. Learn the ins and outs of smart borrowing and debt management. Practical insurance advice and budgeting techniques. Hands-on insights into savings for retirement. Packed with recent and

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content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You ll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner s library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice Financial Planning Competency Handbook Second Edition guides you from student to practitioner and far beyond with the information you need when you need it *Lesson Plans; Contemporary Economics* McEachern,2004-03

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**State-local Revenue Systems and Educational Finance** United States. Advisory Commission on Intergovernmental Relations,1972 *Wiley CPAexcel Exam Review 2015 Study Guide (January)* O. Ray Whittington,2015-01-06 The world s most effective CPA exam prep system Business and Environmental Concepts module Wiley CPAexcel Exam Review is the world s most trusted study guide for the Certified Public Accountant s exam complete comprehensive and updated to align with the latest exam content With 2 800 practice questions and solutions across four volumes the unique modular format helps you organize your study program zeroing in on areas where you need work This volume Business Environment and

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James P. Caher,John M. Caher,2011-03-03 With tips on understanding and surviving the new bankruptcy laws If you re considering bankruptcy you need straightforward answers and reliable advice This handy guide covers it all so you can get

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