

## Personal Finance Semester Test Review

### Multiple Choice

Identify the letter of the choice that best completes the statement or answers the question.

- \_\_\_\_ 1. The way in which people make, distribute, and use their goods and services is called \_\_\_\_.
- a. opportunity cost
  - b. short-term goals
  - c. economics
  - d. wealth-watch
- \_\_\_\_ 2. Interest earned on previously earned interest is called compounding or \_\_\_\_.
- a. future value computations
  - b. economics
  - c. doubling down
  - d. inflation
- \_\_\_\_ 3. Financial plans that are more than five years off are called \_\_\_\_.
- a. opportunity plans
  - b. long-term goals
  - c. intermediate goals
  - d. attainable goals
- \_\_\_\_ 4. The trade-off made by making one choice instead of another is commonly referred to as a(n) \_\_\_\_.
- a. trade decision
  - b. personal preference
  - c. economic choice
  - d. opportunity cost
- \_\_\_\_ 5. Saving for vacation next summer or paying off small debts are examples of \_\_\_\_.
- a. opportunity planning
  - b. short-term goals
  - c. long-term goals
  - d. opportunity results
- \_\_\_\_ 6. Spending, saving, and investing to have the kind of life you want and financial security can be achieved by \_\_\_\_.
- a. personal financial planning
  - b. paying interest
  - c. discussing your financial situation with a friend
  - d. regulating inflation
- \_\_\_\_ 7. The amount of goods and services available for sale is called \_\_\_\_.
- a. demand
  - b. reserve
  - c. supply
  - d. economy
- \_\_\_\_ 8. The central banking organization of the United States is called the \_\_\_\_.
- a. Bank of America
  - b. United States Reserve Bank
  - c. Federal Bank Reserve
  - d. Federal Reserve System
- \_\_\_\_ 9. The name for computations that allow you to determine how much money to deposit now to earn a desired amount in the future is \_\_\_\_.
- a. present value
  - b. value assignment
  - c. values
  - d. future value
- \_\_\_\_ 10. A series of equal regular deposits is called \_\_\_\_.
- a. serial deposits
  - b. an annuity
  - c. a personal financial plan
  - d. a paycheck
- \_\_\_\_ 11. Someone who enjoys nature and the outdoors may have an aptitude for a career in \_\_\_\_.
- a. forestry management
  - b. clothes design
  - c. teaching English
  - d. engineering
- \_\_\_\_ 12. A demographic trend that has boosted careers in health, physical fitness, and recreational products is more \_\_\_\_.
- a. working parents
  - b. leisure time
  - c. elderly people
  - d. ongoing job training
- \_\_\_\_ 13. In recent years, some of the fastest growing job markets have been in \_\_\_\_.
- a. New York
  - b. Illinois

# Personal Finance Semester 2 Test Review Answers

**M Mark**



## **Personal Finance Semester 2 Test Review Answers:**

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Wilson, Georgios A. Panos, Chris Adcock, 2021-07-21 A growing body of evidence suggests that financial literacy plays an important role in financial well being and that differences in financial knowledge acquired early in life can explain a significant part of financial and more general well being in adult life Financial technology FinTech is revolutionizing the financial services industry at an unrivalled pace Views differ regarding the impact that FinTech is likely to have on personal financial planning well being and societal welfare In an era of mounting student debt increased digital financial inclusion and threats arising from instances of online financial fraud financial education and enlightened financial advising are appropriate policy interventions that enhance financial and overall well being Financial Literacy and Responsible Finance in the FinTech Era Capabilities and Challenges engages in this important academic and policy agenda by presenting a set of seven chapters emanating from four parallel streams of literature related to financial literacy and responsible finance The chapters in this book were originally published as a special issue of The European Journal of Finance **Resources in Education**, 1998

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