

FINAL EXAM REVIEW

Student Name: _____

Period: _____

PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

DATE OF FINAL EXAM TEST: _____

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on _____.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.

CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)

UNIT 1 – SAVING and INVESTING

CHAPTER 1 – Savings (Pg. 9)

1. List Dave Ramsey's "Baby Steps" covered in *Foundations for Personal Finance*. (Pgs. 11, 12, 13, 33, 39, 59,171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

CHAPTER 2 – Investment Options (Pg. 21)

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25,26)

CHAPTER 3 – Wealth Building and College Savings (Pg. 31)

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 – CREDIT and DEBT

CHAPTER 4 – Dangers of Debt (Pg. 47)

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 – Consumer Awareness (Pg. 65)

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

Foundations In Personal Finance Chapter 1money

Review Answer Key

**R.R. Bowker Company. Department of
Bibliography**



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American Book Publishing Record, 2004 *The Publishers' Trade List Annual*, 1975 *American Book Publishing Record Cumulative, 1876-1949* R.R. Bowker Company. Department of Bibliography, 1980 Personal Finance, Grades 5 - 12

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Sally R. Campbell, Carolyn M. Campbell, Robert L. Dansby, 2013-05-24 Foundations of Personal Finance prepares students to be responsible for their own money management and become financially capable individuals Principles of personal finance and economic concepts are presented in an easy to understand format Each chapter in this new edition is revised to reflect the latest in personal finance trends and information The Workbook is designed to help students review content apply knowledge and develop critical thinking skills A wide variety of activities are provided for various learning styles This supplement is a consumable resource designed with perforated pages so that a given chapter can be removed and turned in for grading or checking Foundations of Personal Finance

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