

# **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](http://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](http://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 6 Study Guide Key

**Arthur J. Keown**



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Contributions to Periodicals January June      *Foundations of Finance* Arthur J. Keown,2003-04 Designed to provide students  
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techniques of finance this book includes FinCoach a Windows based software to help learn how to solve practically any  
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The Top Books of the Year Foundations In Personal Finance Chapter 6 Study Guide Key The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Let's delve into the realm of popular books, exploring the engaging narratives that have charmed audiences this year.

**The Must-Read :** Colleen Hoover's *"It Ends with Us"* This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed.

**Foundations In Personal Finance Chapter 6 Study Guide Key :** Taylor Jenkins Reid's *"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. Reid's captivating 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 spins 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 brilliant and gripping novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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## **Table of Contents Foundations In Personal Finance Chapter 6 Study Guide Key**

1. Understanding the eBook Foundations In Personal Finance Chapter 6 Study Guide Key
  - The Rise of Digital Reading Foundations In Personal Finance Chapter 6 Study Guide Key
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 6 Study Guide Key
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Foundations In Personal Finance Chapter 6 Study Guide Key
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 6 Study Guide Key
  - Personalized Recommendations
  - Foundations In Personal Finance Chapter 6 Study Guide Key User Reviews and Ratings
  - Foundations In Personal Finance Chapter 6 Study Guide Key and Bestseller Lists
5. Accessing Foundations In Personal Finance Chapter 6 Study Guide Key Free and Paid eBooks
  - Foundations In Personal Finance Chapter 6 Study Guide Key Public Domain eBooks
  - Foundations In Personal Finance Chapter 6 Study Guide Key eBook Subscription Services
  - Foundations In Personal Finance Chapter 6 Study Guide Key Budget-Friendly Options
6. Navigating Foundations In Personal Finance Chapter 6 Study Guide Key eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundations In Personal Finance Chapter 6 Study Guide Key Compatibility with Devices
  - Foundations In Personal Finance Chapter 6 Study Guide Key Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 6 Study Guide Key
  - Highlighting and Note-Taking Foundations In Personal Finance Chapter 6 Study Guide Key
  - Interactive Elements Foundations In Personal Finance Chapter 6 Study Guide Key
8. Staying Engaged with Foundations In Personal Finance Chapter 6 Study Guide Key

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Foundations In Personal Finance Chapter 6 Study Guide Key
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 6 Study Guide Key
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 6 Study Guide Key
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 6 Study Guide Key
  - Setting Reading Goals Foundations In Personal Finance Chapter 6 Study Guide Key
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 6 Study Guide Key
  - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 6 Study Guide Key
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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actuarial work and the actuarial profession 6 2

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