

Examinations in Personal Finance – Chapter 11 Test

Name: _____ Date: _____

NOTE: Write a CIRCLE. Circle the correct alternative that best completes the statement or answers the question.

- 1) Which of the following is a characteristic of nonbinding joint checking accounts?
a.) Withdrawal requires both parties. b.) Withdrawal requires only one party.
c.) Withdrawal requires both parties. d.) Withdrawal requires only one party.

- 2) Which is a budgeting method?
a.) The zeroing out accounting system.
b.) The envelope budgeting system.
c.) The one-year and three-year zero-based budgeting systems.
d.) The pay-it-forward pay method.

- 3) Which budgeting method involves:
a.) a monthly expense b.) a monthly expense
c.) a monthly expense d.) a monthly expense

- 4) Which of the following statements about:
a.) is that the budgeting system of a household can only be applied to a single
b.) is that the budgeting system of a household can only be applied to a single
c.) is that the budgeting system of a household can only be applied to a single
d.) is that the budgeting system of a household can only be applied to a single

- 5) Which of the following is a characteristic of a good credit record?
a.) A credit score of 700
b.) A credit score of 700
c.) A credit score of 700
d.) A credit score of 700

- 6) Which is a:
a.) credit score
b.) credit score
c.) credit score
d.) credit score

- 7) Which is a:
a.) credit score
b.) credit score
c.) credit score
d.) credit score

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