

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 Review Answers

David Baud



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web nov 8 2021 the portraits of ms leibovitz that accompany the article shot by the photographer gillian laub are just as illuminating intimate and inviting the photos capture the vulnerable often unseen

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web annie leibovitz s is best known for her portraiture and her unique ability to exaggerate and enhance the characteristics of her subjects iconic figures spanning celebrity creative and intellectual circles have sought to work with leibovitz in

admiration of

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web in 2008 the photographer authored and published the book annie leibovitz at work which dissects in detail how some of her most iconic images came to be the artist s photographs are held in the collections of the art institute of chicago the museum of modern art in new york and the los angeles county museum of art among others

annie leibovitz biography art portraits facts britannica - Sep 02 2022

web sep 28 2023 annie leibovitz american photographer renowned for her dramatic quirky and iconic portraits of celebrities notably a portrait of john lennon and yoko ono that was published on the cover of rolling stone her signature style is crisp and well lighted read more about leibovitz s life and career

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web apr 2 2014 1949 who is annie leibovitz annie leibovitz is a portrait photographer who in 1970 landed a job at rolling stone and went on to create a distinctive look for the publication as chief

an exclusive look at annie leibovitz at work vogue - Sep 14 2023

web sep 15 2023 composed of new and rarely seen recent photographs integrated with many images made during leibovitz s legendary career including several taken for vogue and vanity fair annie leibovitz

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exhibition review annie leibovitz musée magazine - Dec 05 2022

web nov 22 2021 her wonderland exhibition at hauser wirth southampton which takes its name from her first couture shoot with vogue shows the range of leibovitz s work while many of these works may have been commissioned as fashion photography the crux of leibovitz s work resides in revealing and capturing the subject rather than simply

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web the subjects include photojournalism studio work photographing dancers and athletes working with writers and making the transition from shooting with film to working with digital cameras originally published in 2008 this revised and updated edition brings leibovitz s bestselling book back into print

annie leibovitz artanddesign the guardian - Aug 01 2022

web mar 31 2019 queen photographed with youngest royals to mark 90th birthday family portrait shot by annie leibovitz shows first nonagenarian monarch surrounded by her five great grandchildren and two youngest

the photographer annie leibovitz s new show builds on the - May 10 2023

web oct 20 2023 all of these passions and more appear in annie leibovitz at work a show of about 300 photographs at the crystal bridges museum of american art in bentonville ark the exhibition

ikea selects six photographers for annie leibovitz mentorship - Jan 06 2023

web nov 7 2023 six young photographers will work under annie leibovitz and ikea creative director marcus engman for the mentorship program the six photographers will have their works displayed alongside that of

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web apr 8 2023 discover the life career and impact of iconic photographer annie leibovitz in this in depth article exploring her unique style techniques gear and famous works uncover the secrets behind her captivating portraits and immerse yourself in her world of photography perfect for photography enthusiasts and professionals alike

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web perhaps this book annie leibovitz at work will fit the bill linda one of our great forum admins reviews it here not your usual collection of photographic images this is more than just a picture book in it leibovitz takes you through life as a photographer what it means to her and the background of some of her famous and some not so

annie leibovitz the un fashion photographer the new york times - Apr 09 2023

web nov 4 2021 annie leibovitz would like to make one thing clear upfront she is not a fashion photographer given that her new book wonderland phaidon is an anthology of fashion images shot