

FINAL EXAM REVIEW

Student Name: _____

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PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

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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 _____.
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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 Answer Key Chapter 10

Arthur J. Keown



Foundations In Personal Finance Answer Key Chapter 10:

Expert Solutions Pasquale De Marco, 2025-04-10 In today's dynamic world success and fulfillment demand a multifaceted approach encompassing innovation effective decision making clear communication and personal growth Expert Solutions provides a comprehensive roadmap to navigate the complexities of modern life offering practical strategies and insights to help readers thrive This book unveils the art of innovation guiding readers through the identification of opportunities the cultivation of a culture of innovation and the embrace of disruptive technologies It explores the nuances of effective decision making emphasizing the importance of overcoming biases utilizing data driven insights and fostering collaborative decision making Additionally the book delves into the power of communication providing strategies for active listening building trust and leveraging technology to enhance communication With insightful perspectives on overcoming challenges and obstacles Expert Solutions equips readers with the resilience and adaptability needed to navigate roadblocks embrace adversity and transform obstacles into stepping stones It also delves into personal and professional growth encouraging readers to set ambitious goals develop a growth mindset and cultivate emotional intelligence The book explores the art of time management offering practical strategies for prioritizing tasks creating a productive workspace and achieving a harmonious work life balance It also investigates the importance of creativity and innovation providing techniques for unleashing creative potential fostering an innovative mindset and transforming ideas into tangible solutions Furthermore Expert Solutions delves into the realm of leadership examining different leadership styles the importance of empowering others and the significance of leading with integrity and authenticity It emphasizes the significance of continuous improvement encouraging readers to embrace a culture of learning identify areas for improvement and implement effective strategies for growth Finally the book explores the intricacies of financial success providing insights into understanding financial statements managing personal finances investing for the future and achieving financial independence Through its exploration of these diverse yet interconnected topics Expert Solutions empowers readers with the knowledge skills and strategies necessary to thrive in the modern world Whether seeking personal growth professional success or a deeper understanding of the complexities of the modern landscape readers will find invaluable insights within these pages If you like this book write a review on google books

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Foundations of Finance Arthur J. Keown, 2003-04 Designed to provide students with a conceptual understanding of the financial decision making process rather than just introducing them to the tools and techniques of finance this book includes FinCoach a Windows based software to help learn how to solve practically any mathematical problem in Corporate Finance

The Behavioral Foundations of Public Policy Eldar Shafir, 2013 Includes bibliographical references and index

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off loans making insurance claims or simply depositing money into our bank accounts Fixed exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe looking at everything from short term saving and borrowing to loans for education and housing financial products for retirement and insurance They show how the system is fixed to benefit those who are wealthy and more educated while encouraging financial mistakes by those who are not making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives Campbell and Ramadorai describe how some even opt out of the financial system altogether relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals families and the economy more broadly With the explosive growth of the global middle class longer lifespans and greater numbers of seniors managing their money alone the pitfalls of personal finance now affect billions of people around the world Fixed proposes concrete solutions that harnesses the expertise of economists the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people

Microeconomics Ronald M. Ayers, Robert A. Collinge, 2003

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