

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 3 Answer Key

M Tight



Foundations In Personal Finance Chapter 3 Answer Key:

The book delves into Foundations In Personal Finance Chapter 3 Answer Key. Foundations In Personal Finance Chapter 3 Answer Key is a crucial topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Foundations In Personal Finance Chapter 3 Answer Key, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Foundations In Personal Finance Chapter 3 Answer Key
 - Chapter 2: Essential Elements of Foundations In Personal Finance Chapter 3 Answer Key
 - Chapter 3: Foundations In Personal Finance Chapter 3 Answer Key in Everyday Life
 - Chapter 4: Foundations In Personal Finance Chapter 3 Answer Key in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Foundations In Personal Finance Chapter 3 Answer Key. This chapter will explore what Foundations In Personal Finance Chapter 3 Answer Key is, why Foundations In Personal Finance Chapter 3 Answer Key is vital, and how to effectively learn about Foundations In Personal Finance Chapter 3 Answer Key.
 3. In chapter 2, the author will delve into the foundational concepts of Foundations In Personal Finance Chapter 3 Answer Key. The second chapter will elucidate the essential principles that must be understood to grasp Foundations In Personal Finance Chapter 3 Answer Key in its entirety.
 4. In chapter 3, this book will examine the practical applications of Foundations In Personal Finance Chapter 3 Answer Key in daily life. The third chapter will showcase real-world examples of how Foundations In Personal Finance Chapter 3 Answer Key can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Foundations In Personal Finance Chapter 3 Answer Key in specific contexts. The fourth chapter will explore how Foundations In Personal Finance Chapter 3 Answer Key is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Foundations In Personal Finance Chapter 3 Answer Key. The final chapter will summarize the key points that have been discussed throughout the book.
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Foundations In Personal Finance Chapter 3 Answer Key Introduction

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