

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 method.
b.) The envelope budgeting method.
c.) The one-year and three-year zero-based budgeting method.
d.) The pay-yourself first method.

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

- 4) Which of the following statements about budgeting is correct?
a.) To use the envelope budgeting method, you must use separate envelopes for each category.
b.) To budget for necessities, you must use separate envelopes for each category.
c.) To budget for necessities, you must use separate envelopes for each category.
d.) To budget for necessities, you must use separate envelopes for each category.

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

- 6) Which is a budgeting method?
a.) The zeroing out accounting method.
b.) The envelope budgeting method.
c.) The one-year and three-year zero-based budgeting method.
d.) The pay-yourself first method.

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