

## Foundations in Personal Finance - Chapter 6 Test

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**MULTIPLE CHOICE.** Choose the one alternative that best completes the statement or answers the question.

- 1) Which of the following is not a need?  
A) Housing  
B) Eating out  
C) Utilities  
D) Food  
1) \_\_\_\_\_
- 2) The purpose of advertising is to:  
A) tease the consumer  
B) inform the consumer  
C) persuade the consumer  
D) All of the above  
2) \_\_\_\_\_
- 3) Which of the following is not a common marketing strategy?  
A) Providing financing options  
B) Repetition  
C) Making the customer do product research  
D) Personal selling  
3) \_\_\_\_\_
- 4) When a company places an ad and offers no interest on your purchase for three years:  
A) They are not interested in making a profit  
B) They are showing their appreciation to you by giving you free money  
C) The cost of the financing is built into the price of the item  
D) All of the above  
4) \_\_\_\_\_
- 5) What is a safe assumption to make regarding companies and their marketing practices?  
A) Companies know that competition is fierce for consumer dollars.  
B) Companies spend millions of dollars and do extensive research on advertising.  
C) Companies use all angles to aggressively compete for your money.  
D) All of the above  
5) \_\_\_\_\_
- 6) What concept is best explained by the statement, "Money spent here cannot be spent there"?  
A) Law of diminishing returns  
B) Opportunity cost  
C) Significant purchases  
D) Delayed gratification  
6) \_\_\_\_\_
- 7) Identify which method companies are using to compete for your money:  
"90-days-same-as-cash"  
A) Personal selling  
B) Financing  
C) Merks  
D) Product positioning  
7) \_\_\_\_\_

# Foundations In Personal Finance Chapter 6 Test Answers

**Carolyn Wirth, Andrea Bennett, Jenny  
Parry**



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Personal Finance Lien Luu, Jonquil Lowe, Jason Butler, 2025-06-05 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including the nature of financial institutions markets and economic policy that shape the opportunities and decisions individuals face the range of financial assets available to households risk return trade off basics of portfolio construction and impact of tax the importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches behavioural finance as a key to understanding factors influencing individual and market perceptions and actions using financial data to inform investment selection and create financial management tools that can aid decision making The second edition has been fully updated and includes more information on the cost of living crisis Fintech climate change sustainable finance and cryptocurrencies financial skills and calculations tax trust planning and wills pensions regulation and fraud and additional case studies Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance is a compelling combination of a textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability **The**

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*Fundamentals of Finance* Carolyn Wirth, Andrea Bennett, Jenny Parry, 2021-08-05 This fourth revised and updated edition gives a practical overview of contemporary finance from a New Zealand perspective It helps students understand how the financial system and the institutions within it operate how and why financial decisions are made the tools techniques and concepts used in finance and how they are applied to the major sectors of finance and how individuals plan their short and long term financial activities how business organisations manage and finance their short and long term financial activities Broad in scope *Fundamentals of Finance* explains the important financial decisions made by businesses and individuals and how these decisions are influenced by the financial environment in which we live and work It provides an introduction to finance that assists students to make their own financial decisions Helpful features include examples self test questions with solutions learning objectives a glossary of terms and useful formulae

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