

## CHAPTER 4 TEST - Personal Finance

10/2015

### Multiple Choice

Identify the choice that best completes the statement or answers the question.

- \_\_\_\_\_ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?  
a. \$494.63 c. \$514.63  
b. \$569.01 d. \$27.19
- \_\_\_\_\_ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?  
a. \$41.95 c. \$31.95  
b. \$31.50 d. \$30.00
- \_\_\_\_\_ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and  $\frac{61}{100}$  dollars. What is the amount of the check written as a numeral?  
a. \$281.00 c. \$281.01  
b. \$821.10 d. \$218.10
- \_\_\_\_\_ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?  
a. \$675.27 c. \$678.27  
b. \$675.10 d. \$698.27
- \_\_\_\_\_ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?  
a. \$114.04 c. \$115.94  
b. \$99.04 d. \$99.54
- \_\_\_\_\_ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12  
b. \$357.70 d. \$346.38
- \_\_\_\_\_ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?  
a. \$72.68 c. \$92.68  
b. \$92.21 d. \$72.92
- \_\_\_\_\_ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?  
a. \$249.85 c. \$522.00  
b. \$771.85 d. \$411.85
- \_\_\_\_\_ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

# Foundations In Personal Finance Chapter 4 Test B

**Raghbendra Jha, Raghav Gaiha, Anil B.  
Deolalikar**



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Handbook of Financial Literacy Carmela Aprea, Eveline Wuttke, Klaus Breuer, Noi Keng Koh, Peter Davies, Bettina Greimel-Fuhrmann, Jane S. Lopus, 2016-03-24 This Handbook presents in depth research conducted on a myriad of issues within the field of financial literacy Split into six sections it starts by presenting prevalent conceptions of financial literacy before covering financial literacy in the policy context the state and development of financial literacy within different countries issues of assessment and evaluation of financial literacy approaches to teaching financial literacy and teacher training and teacher education in financial literacy In doing so it provides precise definitions of the construct of financial literacy and elaborates on the state and recent developments of financial literacy around the world to show ways of measuring and fostering financial literacy and to give hints towards necessary and successful teacher trainings The book also embraces the diversity in the field by revealing contrasting and conflicting views that cannot be bridged while at the same time making a contribution by re joining existing materials in one volume which can be used in academic discourse in research workshops in university lectures and in the definition of program initiatives within the wider field of financial literacy It allows for a landscape of financial literacy to be depicted which would foster the implementation of learning opportunities for human beings for sake of well being within financial living conditions The Handbook is useful to academics and students of the topic professionals in the sector of investment and banking and for every person responsible for managing his or her financial affairs in everyday life

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## **Table of Contents Foundations In Personal Finance Chapter 4 Test B**

1. Understanding the eBook Foundations In Personal Finance Chapter 4 Test B
  - The Rise of Digital Reading Foundations In Personal Finance Chapter 4 Test B
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 4 Test B
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Foundations In Personal Finance Chapter 4 Test B
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 4 Test B

- Personalized Recommendations
- Foundations In Personal Finance Chapter 4 Test B User Reviews and Ratings
- Foundations In Personal Finance Chapter 4 Test B and Bestseller Lists
- 5. Accessing Foundations In Personal Finance Chapter 4 Test B Free and Paid eBooks
  - Foundations In Personal Finance Chapter 4 Test B Public Domain eBooks
  - Foundations In Personal Finance Chapter 4 Test B eBook Subscription Services
  - Foundations In Personal Finance Chapter 4 Test B Budget-Friendly Options
- 6. Navigating Foundations In Personal Finance Chapter 4 Test B eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundations In Personal Finance Chapter 4 Test B Compatibility with Devices
  - Foundations In Personal Finance Chapter 4 Test B Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 4 Test B
  - Highlighting and Note-Taking Foundations In Personal Finance Chapter 4 Test B
  - Interactive Elements Foundations In Personal Finance Chapter 4 Test B
- 8. Staying Engaged with Foundations In Personal Finance Chapter 4 Test B
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Foundations In Personal Finance Chapter 4 Test B
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 4 Test B
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 4 Test B
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 4 Test B
  - Setting Reading Goals Foundations In Personal Finance Chapter 4 Test B
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 4 Test B



- Fact-Checking eBook Content of Foundations In Personal Finance Chapter 4 Test B
- Distinguishing Credible Sources

### 13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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