

# **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](http://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](http://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)

# Foundation In Personal Finance Chapter Consumer Awareness Review

**E. Denby Brandon, Jr., H. Oliver Welch**



## **Foundation In Personal Finance Chapter Consumer Awareness Review:**

*De Gruyter Handbook of Personal Finance* John E. Grable, Swarn Chatterjee, 2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world's leading personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance *Consumer News & Reviews*, 1999

**Financial Literacy and Financial Education** Beata Świecka, Aleksandra Grzesiuk, Dieter Korczak, Olga Wyszowska-Kaniewska, 2019-03-18 It is a well known saying that money does not buy happiness But it certainly helps in life It is important to have enough of it to satisfy our needs and to secure ourselves from emergency situations That's what adults think And what about the youth What is their approach to money what do they know about finances and how are their skills in everyday financial management coming along What kind of knowledge and skills should be provided Do young people in different countries represent similar or different approaches to financial matters Using the results of a research on young people in Poland and Germany the authors draw a picture of financial literacy They furthermore present a number of recommendations that help developing the knowledge and the financial skills of young people in practice *The History of Financial Planning* E. Denby Brandon, Jr., H. Oliver Welch, 2009-09-17 The first book to provide a comprehensive history of the financial planning profession The financial services field has been revolutionized in the last quarter of the twentieth century by the financial planning profession So much has happened in so little time that it has been difficult to keep up with the events and key players that make up the world of financial planning The History of Financial Planning is the first book to provide a comprehensive history of the profession Backed by the Financial Planning Association The History of Financial Planning offers a clear overview of the industry and how it has grown and changed over the years This book chronicles the history of the profession with explanations of how the financial planning movement has grown beyond the United States to other countries particularly in the last fifteen years The book also demonstrates how the work of key researchers such as Dr Daniel Kahneman Vernon Smith and Amos Tversky has influenced the rise of the financial planning profession Names four

initial engines of growth that contributed to the success of financial planning Reveals the moments and key players that define the history of financial planning Discusses the emergence of the Financial Planning Association FPA The financial planning field has a rich history and with this book as your guide you ll quickly discover how it has evolved over the years

**The Business of Physical Therapy** Mark Drnach,2024-06-13 Clinical expertise is paramount in physical therapy but managing the business side of practice is equally crucial for success Crafted to meet the specific needs of physical therapy students and professionals The Business of Physical Therapy equips you with the essential non clinical knowledge and skills to manage the intricate world of business finance management communication and legal aspects of the physical therapy profession This groundbreaking resource is the first and only text that covers the entire spectrum of non clinical topics at the required depth From mastering financial management and optimizing operational efficiency to honing leadership and communication abilities and ensuring legal compliance this pioneering guide empowers you to thrive in today s competitive healthcare landscape

Foundations of Health Information Management - E-Book Nadinia A. Davis,Melissa LaCour,2016-01-20 Foundations of Health Information Management 4th Edition is an absolute must for any student beginning a career in HIM Balancing comprehensive coverage with an engaging easy to understand tone this text focuses on healthcare delivery systems electronic health records and the processing maintenance and analysis of health information to present a realistic and practical view of technology and trends in healthcare It prepares you for the role of a Registered Health Information Technician who not only files and keeps accurate records but serves as a healthcare analyst who translates data into useful quality information that can control costs and further research With new SimChart and SimChart for the Medical Office samples the new 2014 AHIMA outcome based competencies and more exercises this fourth edition puts you in a position to succeed on the RHIT certification exam Clear writing style and easy reading level makes reading and studying more time efficient and is ideal for two year associate degree HIM programs and career schools Chapter learning objectives are tied to the American Health Information Management Association s AHIMA HIM domains and subdomains to allow instructors to teach to the credentialing exam and prepare you for the exam Separate legal chapter covers HIPAA privacy regulations and emphasizes the importance of HIPAA compliance in today s healthcare system Statistics chapter gives new students a foundation for learning Four color design and illustrations make content more appealing and easier to learn Exercises at the end of every main section in each chapter encourage you to review and apply key concepts Career Tip and Professional Profile boxes give you a broader view of the field and show you the many career options you have upon graduation and certification Chapter summaries and reviews allow for easy review of each chapter s main concepts Robust appendices including sample paper records electronic documentation and demonstration of Microsoft Excel equip you with all the extras you need to enter the HIM world NEW Content mapped to 2014 AHIMA CEE competencies and domains so you can prepare for the current health information environment and the RHIT exam NEW SimChart and SimChart for the

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*Business Review* Anton Ravindran, Farid Shirazi, 2013-09-11 *Business Review Advanced Applications* edited by Dr Anton Ravindran and Dr Farid Shirazi provides insights and information on several essential business topics such as cloud computing technology and their impact on enterprises the implementation of rolling planning instruments the price volatility of grain markets the standard of living in selected EU countries the quality of disclosure in annual reports diversity in the board room using human resource management to increase a firm's performance and productivity knowledge management information systems and internal control systems and the impact of ICT expansion and legal and institutional frameworks on Foreign Direct Investment flows This book will be of interest to scholars educators and practitioners alike in the fields of business management marketing finance economics human resource management education and other related subjects and will provide well grounded informational material both in theory and in practice Routledge International Handbook of Consumer Psychology Cathrine V. Jansson-Boyd, Magdalena J. Zawisza, 2016-11-18 This unique handbook maps the growing field of consumer psychology in its increasingly global context With contributions from over 70 scholars across four continents the book reflects the cross cultural and multidisciplinary character of the field Chapters relate the key consumer concepts to the progressive globalization of markets in which consumers act and consumption takes place The book is divided into seven sections offering a truly comprehensive reference work that covers The historical foundations of the discipline and the rise of globalization The role of cognition and multisensory perception in consumers judgements The social self identity and well being including their relation to advertising Social and cultural influences on consumption including politics and religion Decision making attitudes and behaviorally based research Sustainable consumption and the role of branding The particularities of online settings in framing and affecting behavior The Routledge International Handbook of Consumer Psychology will be essential reading for anyone interested in how the perceptions feelings and values of consumers interact with the decisions they make in relation to products and services in a global context It will also be key reading for students and researchers across psychology and marketing as well as professionals interested in a deeper understanding of the field Journal of the House of Representatives of the United States United States. Congress. House, 2003 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House Resources in Education ,1999 Bulletin of the Atomic Scientists ,1990-09 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security

Founded by Manhattan Project Scientists the Bulletin's iconic Doomsday Clock stimulates solutions for a safer world

**Understanding People in Context** Ellen P. Cook, 2015-01-12 This exceptional book emphasizes uniquely designed interventions for individual counseling group work and community counseling that consider clients as individuals within the contexts of families cultural groups workplaces and communities Part I describes the theoretical research base and major tenets of the ecological perspective and its applications to counseling practice In Part II experts who have used the ecological perspective in their work discuss its usefulness in various applications including counseling diverse clients with specific life challenges assessment diagnosis and treatment planning and in schools substance abuse programs faith based communities and counselor training programs Requests for digital versions from ACA can be found on [www.wiley.com](http://www.wiley.com) To purchase print copies please visit the ACA website Reproduction requests for material from books published by ACA should be directed to [publications@counseling.org](mailto:publications@counseling.org)

**Financing Low Income Communities** Julia Sass Rubin, 2007-11-15 Access to capital and financial services is crucial for healthy communities However many impoverished individuals and neighborhoods are routinely ignored by mainstream financial institutions This neglect led to the creation of community development financial institutions CDFIs which provide low income communities with financial services and act as a conduit to conventional financial organizations and capital markets Edited by Julia Sass Rubin *Financing Low Income Communities* brings together leading experts in the field to assess what we know about the challenges of bringing financial services and capital to poor communities map out future lines of research and propose policy reforms to make these efforts more effective The contributors to *Financing Low Income Communities* distill research on key topics related to community development finance Daniel Schneider and Peter Tufano examine the obstacles that make saving and asset accumulation difficult for low income households such as the fact that tens of millions of low income and minority adults don't have a bank account and consider solutions like making it easier for low wage workers to enroll in 401 K plans Jeanne Hogarth Jane Kolodinsky and Marianne Hilgert review evidence showing that community based financial education programs can be effective in changing families saving and budgeting patterns Lisa Servon proposes strategies for addressing the challenges facing the microenterprise field in the United States Julia Sass Rubin discusses ways community loan and venture capital funds have adapted in response to the decreased availability of funding and considers potential sources of new capital such as state governments and public pension funds Marva Williams explores the evolution and recent performance of community development banks and credit unions Kathleen Engel and Patricia McCoy document the proliferation of predatory lenders who market loans at onerous interest rates to financially vulnerable families and the devastating effects of such lending on communities from increased crime to falling home values and lower tax revenues Rachel Bratt reviews the policies and programs used to make rental and owned housing financially accessible Rob Hollister proposes a framework for evaluating the contributions of community development financial institutions Despite the many accomplishments of CDFIs over the last four decades changing political

and economic conditions make it imperative that they adapt in order to survive Financing Low Income Communities charts out new directions for public and private organizations which aim to end the financial exclusion of marginalized neighborhoods

**Portfolio Management in Practice, Volume 1** CFA Institute, 2020-11-24 Portfolio Management in Practice Volume 1 Investment Management delivers a comprehensive overview of investment management for students and industry professionals As the first volume in the CFA Institute's new Portfolio Management in Practice series Investment Management offers professionals looking to enhance their skillsets and students building foundational knowledge an essential understanding of key investment management concepts Designed to be an accessible resource for a wide range of learners this volume explores the full portfolio management process Inside readers will find detailed coverage of Forming capital market expectations Principles of the asset allocation process Determining investment strategies within each asset class Integrating considerations specific to high net worth individuals or institutions into chosen strategies And more To apply the concepts outlined in the Investment Management volume explore the accompanying Portfolio Management in Practice Volume 1 Investment Management Workbook The perfect companion resource this workbook aligns chapter by chapter with Investment Management for easy referencing so readers can draw connections between theoretical content and challenging practice problems Featuring contributions from the CFA Institute's subject matter experts Portfolio Management in Practice Volume 1 Investment Management distills the knowledge forward thinking professionals will need to succeed in today's fast paced financial world

*Red Fire Branding* Liz Goodgold, 2011-09 Goodgold directs her work towards the business to business market to help small business owners entrepreneurs sales professionals or anyone who is looking to create an indelible image She offers quick and easy techniques that business owners can learn today and implement tomorrow

**Encyclopedia of Medical Organizations and Agencies**, 2005 *Bulletin of the Atomic Scientists*, 1955-04 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin's iconic Doomsday Clock stimulates solutions for a safer world

*ICTs for Inclusive Communities in Developing Societies* Darelle van Greunen, Jacques Steyn, 2015-11-25 Several decades of international aid predominantly granted by the highly developed world the haves for the use of ICT in developing regions known by several labels such as the have nots bottom of the pyramid the south or some time ago the third world have passed but the holy grail of turning these societies into the ideals defined by the donors is still elusive Previously the emphasis was on top down approaches in this endeavour Now priority is increasingly given to bottom up approaches putting the targeted communities first using methods such as co creation and living labs Information and Communication Technologies for Development ICT4D is still a domain in search of a common ground The many different perspectives from diverse ideologies paradigms and theoretical perspectives here lead to an interesting debate but meanwhile agents of social change are doing their best to change communities ostensibly for the better An ongoing endeavour this discussion requires

further investigation of the complexities of techno societies The contributions to this volume range from explorations of theory models and methods to investigations into the practical implementation of ICT in communities covering the characteristics of social groups and different generations and gender issues as well as its applications in education and health As such the contributions in this book will inform continuing debates concerning the role of ICT in developing communities on the wrong side of all the technical and social divides in human societies      **Rehabilitation Nursing** Shirley P. Hoeman,2008-01-01 Providing a solid foundation of concepts and principles this book maintains the fundamental focus of rehabilitation nursing holistic care of the rehabilitation client to achieve maximum potential outcomes in functional and lifestyle independence      Congressional Record United States. Congress,2000 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873



## Unveiling the Energy of Verbal Beauty: An Mental Sojourn through **Foundation In Personal Finance Chapter Consumer Awareness Review**

In a world inundated with monitors and the cacophony of immediate interaction, the profound power and mental resonance of verbal beauty usually fade in to obscurity, eclipsed by the continuous assault of noise and distractions. Yet, situated within the musical pages of **Foundation In Personal Finance Chapter Consumer Awareness Review**, a interesting function of fictional elegance that pulses with natural thoughts, lies an remarkable journey waiting to be embarked upon. Composed with a virtuoso wordsmith, this mesmerizing opus instructions viewers on a mental odyssey, delicately revealing the latent potential and profound impact embedded within the delicate web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key styles, dissect its captivating publishing fashion, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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### **Table of Contents Foundation In Personal Finance Chapter Consumer Awareness Review**

1. Understanding the eBook Foundation In Personal Finance Chapter Consumer Awareness Review
  - The Rise of Digital Reading Foundation In Personal Finance Chapter Consumer Awareness Review
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundation In Personal Finance Chapter Consumer Awareness Review
  - 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 Foundation In Personal Finance Chapter Consumer Awareness Review
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundation In Personal Finance Chapter Consumer Awareness Review

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

- Fact-Checking eBook Content of Foundation In Personal Finance Chapter Consumer Awareness Review
- 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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