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
- 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.
- 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)

- List Dave Ramsey's "Baby Steps" covered in Foundations for Personal Finance. (Pgs. 11, 12, 13, 33, 39, 59,171)
- Explain the 3 basic reasons for saving money. (Pg. 12)
- 3. Identify the benefits of having an Emergency Fund. (Pg. 13)
- 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)
- Examine the relationship between diversification and risk. (Pgs. 23, 27)
- 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)

- 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)
- List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
- Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
- Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
- Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 - CREDIT and DEBT

CHAPTER 4 - Dangers of Debt (Pg. 47)

- Analyze the history and evolution of credit. (Pgs. 49, 50)
- Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
- Compare and contrast credit cards and debit cards. (Pg. 57)
- Explain how the debt snowball works. (Pg. 60)
- Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 - Consumer Awareness (Pg. 65)

- List the ways companies compete for your money. (Pg. 67)
- 2. Evaluate the role 'opportunity cost' plays in purchase decisions. (Pg. 69)
- Distinguish what constitutes a significant purchase. (Pg. 68)
- 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)
- Describe precautions that will protect you from identity theft. (Pg. 77)
- Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
- Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

Foundation In Personal Finance Chapter Answers

K Morrison

Foundation In Personal Finance Chapter Answers:

Personal Finance Barbara Friedberg, 2015-04-14 This jargon free resource explains the who what why and where of contemporary personal finance in simple easy to grasp language covering the key people events terms tools policies and products that make up modern money management The ideal roadmap to 21st century financial literacy this layman s encyclopedia discusses ideas concepts events and people that inform money management and personal finance It explains the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions Personal Finance Workbook for Beginners Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the guizzes checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners

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Table of Contents Foundation In Personal Finance Chapter Answers

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

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