

Examinations in Personal Finance – Chapter 11 Test

Name: _____ Date: _____

NOTE: Write in CAPITALS. Circle your answer. Indicate what term completes the statement or answers the question.

- 1) Which of the following is a characteristic of noncontingent joint checking accounts?
a.) Withdrawal requires both parties. **Withdrawal requires noncontingent.**
b.) Withdrawal requires both. **Withdrawal requires.**
c.) _____ _____
d.) _____ _____
- 2) Which is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 3) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 4) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 5) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 6) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 7) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 8) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 9) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.
- 10) Which of the following is a budgeting method?
a.) Budgeting for zero-summing expenses.
b.) Budgeting for zero-summing expenses.
c.) Budgeting for zero-summing expenses.
d.) Budgeting for zero-summing expenses.

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Wenbin Ji



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