

# **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)

# Foundations In Personal Finance Chapter 4 Answer Key

**WJ Hussar**



## **Foundations In Personal Finance Chapter 4 Answer Key:**

**Foundations of Education** Leslie S. Kaplan, William A. Owings, 2021-09-09 Now published by SAGE A modern and comprehensive introduction to the field Foundations of Education makes core topics in education accessible and personally meaningful to students pursuing a career within the education profession In a clear and direct prose authors Leslie S Kaplan and William A Owings offer readers the breadth of coverage scholarly depth and conceptual analysis of contemporary issues that will help them gain a realistic and insightful perspective of the field In addition to classic coverage of foundational topics such as educational philosophy history reform law and finance the newly revised Third Edition features a special emphasis on social justice issues considers key debates around today s education trends and underscores the theory and practice behind meeting the needs of all learners This title is accompanied by a complete teaching and learning package *Introduction to Personal Finance* John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives *Introduction to Personal Finance Beginning Your Financial Journey* 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals *Foundations of Business* William M. Pride, Robert J. Hughes, Jack R. Kapoor, 2022-01-19 Build the solid foundation for success both in today s competitive business world and within your professional and personal life with Pride Hughes Kapoor s FOUNDATIONS OF BUSINESS 7E Updates highlight the specific challenges facing businesses and individuals particularly as the nation emerges from the COVID 19 pandemic You examine issues within today s economy business ownership management human resources marketing social media e commerce management information systems accounting and finance You also learn how cultural diversity ethics and social responsibility small business and entrepreneurship and environmental concerns impact both the nation s economy and you as an individual consumer Let the learning features real examples powerful new cases and latest content throughout this edition show you how to become a better employee more informed consumer and a successful business owner Important Notice Media content referenced within the product description or the product text may not be available in the ebook version *Resources in Education* ,2000 *Foundations of Finance* ,2004 *Loose-leaf Version for Quantitative Literacy* Bruce Crauder, Benny Evans, Jerry Johnson, Alan Noell, 2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they ll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to

medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice

**Introduction to Information Systems** R. Kelly Rainer, Brad Prince, Cristobal Sanchez-Rodriguez, Ingrid Spletstoeser-Hogeterp, Sepideh Ebrahimi, 2020-09-29 As digital transformation becomes increasingly central to effective corporate strategy today's students must understand information systems role as the backbone to all organizations Known for its rich Canadian content and focus on active learning *Introduction to Information Systems Fifth Canadian Edition* shows students how they can use IS to help their employers increase profitability improve customer service manage daily operations and drive impact in their markets The popular What's in IT for Me framework empowers students in accounting finance marketing human resources production operations management and management information systems MIS to connect their majors to specific IT topics demonstrate value in the organizations they join *Nonprofits as Policy Solutions to the Burden of Government* Herrington J. Bryce, 2017-01-23 This book addresses a specific subset of nonprofits that are chartered with a single mission decrease the burden of government Designing and engaging nonprofits to lessen the burden of government requires a specific description and acknowledgement of the burden to be lessened and these may include the provision of infrastructure the relief of debt or the provision of general public services that are not motivated by charity It also requires the assignment of specific operating powers to the nonprofit including the power of eminent domain This book explores these and other related topics including the avoidance of resource dependence on government when attempting to reduce its burden The book is addressed to the policy makers and rule makers who design policies that affect the ability of the nonprofit to effectively lessen the burden of government It is also addressed to public administrators in search of innovative ways of implementing these policies consistent with the laws and to the creative nonprofit managers who are charged with carrying out the mission often in collaboration with the government or other entities To the advanced student in all related fields the author offers not only material for discussion but enables discovery of what is possible by giving key examples of organizations meeting the terms and objective of lessening a significant burden of government *Working with Smallholders* International Finance Corporation, 2023-11-01 Smallholder farmers are the stewards of more than 80 percent of the world's farms These small family businesses produce about one third of the world's food In Africa and Asia smallholders dominate the production of food crops as well as export commodities such as cocoa coffee and cotton However smallholders and farm workers remain among the poorest segments of the population and they are on the frontline of climate change Smallholder farmers face constraints in accessing inputs finance knowledge technology labor and markets Raising farm level productivity in a sustainable way is a key development priority Agribusinesses are increasingly working with smallholder farmers in low and middle income countries to secure agricultural commodities More productive smallholders boost rural incomes and economic growth as well as reduce poverty Smallholders also represent a growing underserved market for farm inputs information and financial services *Working with Smallholders A Handbook for Firms Building Sustainable Supply*

Chains third edition shows agribusinesses how to engage more effectively with smallholders and to develop sustainable resilient and productive supply chains The book compiles practical solutions and cutting edge ideas to overcome the challenges facing smallholders This third edition is substantially revised from the second edition and incorporates new material on the potential for digital technologies and sustainable farming This handbook is written principally to outline opportunities for the private sector The content may also be useful to the staffs of governmental or nongovernmental development programs working with smallholders as well as to academic and research institutions

**Public Finance and Financial Administration** Bharati Garg, 2025-04-24 This book offers a comprehensive exploration of different aspects of public finance and its administrative practices across different countries Based on a comprehensive review of existing literature it combines theoretical exploration and practical case studies of developed and developing countries Part I of this volume provides a basic understanding of the concept of public finance Part II examines the role of budget with a detailed discussion of budgetary cycles in the U S A Brazil and India It also provides an in depth coverage of performance budgeting practices focusing on the OECD countries Part III focuses on intergovernmental federal fiscal relations with a special focus on India along with the Ministries of Finance in the U S A the U K and India Part IV delves into audit systems and Supreme Audit Institutions presenting case studies of France Germany the U S A the U K and India It also includes studies on the latest national and international reports to support the findings This book will be useful to students researchers and teachers of Public Administration Public Policy Public Finance Economics and Management It will also be an invaluable resource for professionals and policymakers as it shall help strengthen their conceptual understanding of the subject

**Bowker's Complete Video Directory**, 2000

**Bulletin of the Atomic Scientists**, 1970-06 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

**Personal Finance** Vickie L. Bajtelsmit, 2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

**Management by Process** John Jeston, Johan Nelis, 2008-09-10 Business Processes are one of the critical drivers for any organisation in realizing their organizational strategic objectives This means that management must constantly review and realign organizational processes to reflect the massively unfixed nature of business demands such as changing market circumstances the changing demands of new customer and existing customers new products and pricing changes in strategy and linking

processes to new partners and suppliers Establishing and maintaining a process focused organization is critical as organizations are pressured to keep achieving further growth and profitability preferably in double digits whilst the avenues available for achieving this growth are getting more and more restricted due to legislation global competition and saturation in the market place This highly accessible book provides a clear and thorough exposition of the six key dimensions necessary for the creation of a process focused organization process governance strategic alignment methods execution implementation people culture technology Each of these critical Dimensions are given a systematic and revealing treatment examining each Dimension in terms of Importance Key trends in this area Elements that comprise the dimension Detailed description of the elements that comprise the ideal or visionary position Road map of how to get there from various starting positions

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 **The Campaign Manual** S. J. Guzzetta,1981 For 25 years this has been the How To manual in the industry Learn the process of how to run a political campaign from developing strategy the game plan and how to finance it Written in an easy to understand style Updated every 4 years with current techniques Bulletin of the Atomic Scientists ,1995-03 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 *Zipes and Jalife's Cardiac Electrophysiology: From Cell to Bedside, E-Book* Jose Jalife,William Gregory Stevenson,2021-12-16 Fully updated from cover to cover Zipes and Jalife s Cardiac Electrophysiology From Cell to Bedside 8th Edition provides the comprehensive multidisciplinary coverage you need from new knowledge in basic science to the latest clinical advances in the field Drs Jos Jalife and William Gregory Stevenson lead a team of global experts who provide cutting edge content and step by step instructions for all aspects of cardiac electrophysiology Packs each chapter with the latest information necessary for optimal basic research as well as patient care Covers new technologies such as CRISPR protein research improved cardiac imaging optical mapping and wearable devices Contains significant updates in the areas of molecular biology and genetics iPSCs induced pluripotent stem cells embryonic stem cells precision medicine antiarrhythmic drug therapy cardiac mapping with advanced techniques and ablation technologies including stereotactic radioablation Includes 47 new chapters covering both basic science and clinical topics Discusses extensive recent progress in the understanding diagnosis and management of arrhythmias including new clinical insights on atrial fibrillation and stroke prevention new advances in the understanding of ventricular arrhythmias in genetic disease and advances in implantable devices and infection management Features 1 600 high quality photographs anatomic and radiographic images electrocardiograms tables algorithms and more with additional figures tables and videos online Recipient of a 2018 Highly Commended award from the British Medical Association Enhanced eBook version included with

purchase Your enhanced eBook allows you to access all of the text figures and references from the book on a variety of devices     *Discovering Computers 2007* Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J. Quasney, 2006-02  
Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware software application and system software the Internet and World Wide Web communications e commerce and computers in society     **Ebony** ,2002-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine

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