

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. 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. 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 Review Answers

VM Jensen



Foundations In Personal Finance Chapter Review Answers:

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 *The Saturday Review of Politics, Literature, Science, Art, and Finance*, 1865

The Motley Fool Personal Finance Workbook David Gardner, Tom Gardner, 2003-01-02 Financial advice covering handling money investments savings spending insurance and estate planning **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 **Digest; Review of Reviews Incorporating Literary Digest**, 1932

Rich Woman, Poor Woman Pascale Helyar-Moray, 2024-10-29 Record levels of women are retiring in poverty the current figure is 1 in 6 in Australia Should we be surprised when women earn less than men shoulder the load when it comes to unpaid work at home and take more and longer breaks from paid work to have children The difference between a rich woman and a poor woman is very often financial literacy Australia has a

superannuation system the envy of many other countries in world and most of us don't understand it Super school doesn't exist Financial literacy as a wider topic has been taught in high schools since 2015 but somehow the crucial subject of superannuation is left out of the mix Rich Woman Poor Woman addresses this knowledge gap Well researched practical and written in an easy to read style Rich Woman Poor Woman explores What exactly is super and how it can work harder for you How to adopt super money habits and make a plan to achieve financial independence Set and forget strategies to grow your super faster Hacks for all ages women in their 20s 30s 40s 50s and 60s Resources in Education, 1999 **Government Finance Review**, 1993 **Research in Education**, 1974 **The SAGE Encyclopedia of Business Ethics and Society** Robert W. Kolb, 2018-03-27 Spans the relationships among business ethics and society by including numerous entries that feature broad coverage of corporate social responsibility the obligation of companies to various stakeholder groups the contribution of business to society and culture and the relationship between organizations and the quality of the environment

Work Your Money, Not Your Life Roger Ma, Jennifer Ma, 2020-03-30 Your all in one guide to getting your career and finances in order for greater clarity happiness and peace of mind Studies show that if you're like the majority of young professionals you feel dissatisfied with your job your finances or your overall station in life It can seem impossible to disentangle the work stuff the money stuff and the personal stuff because they're all inextricably linked But the good news is you don't have to go at it alone Work Your Money Not Your Life is your all in one guide to achieving both your career and financial goals so that you can get where you want to be In his debut book Roger Ma an award winning financial planner and a publisher strategist at Google offers secrets on how you can craft a meaningful career gain financial comfort and achieve a greater sense of purpose And the premise behind it all is this money affects every part of our lives Simply by sorting out your personal finances and it isn't as bad as it sounds you can build a foundation from which you'll be able to find the right career path visualize your desired lifestyle and turn your dreams into a reality You'll learn how to Relieve yourself of the work money and personal stressors that keep you up at night Dispel the job myths that are preventing you from a more rewarding career Apply the fundamentals of personal finance to your unique situation without all the confusing jargon Prioritize and balance your career and money needs through exercises and easy to use templates launching yourself on the path to the life satisfaction you desire When the life you're living and the life you want to live don't match up everything feels off balance Where do you begin trying to connect the dots Start with this book Through accessible practical advice you'll learn the career and financial strategies you need to live the life you deserve **Kiplinger's Personal Finance**, 1995-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics *The Saturday Review of Politics, Literature, Science and Art*, 1884 **Discovering Computers: Fundamentals** Gary Shelly, Thomas J. Cashman, Misty Vermaat, 2007-02-21 Discovering Computers Fundamentals is a concise yet thorough text ideal for use in computer concepts or application software courses Important

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Instructor Edition Shelly,Cashman,Vermaat,2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text

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1. Understanding the eBook Foundations In Personal Finance Chapter Review Answers
 - The Rise of Digital Reading Foundations In Personal Finance Chapter Review Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter Review Answers
 - 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 Review Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter Review Answers
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter Review Answers User Reviews and Ratings
 - Foundations In Personal Finance Chapter Review Answers and Bestseller Lists
5. Accessing Foundations In Personal Finance Chapter Review Answers Free and Paid eBooks
 - Foundations In Personal Finance Chapter Review Answers Public Domain eBooks
 - Foundations In Personal Finance Chapter Review Answers eBook Subscription Services
 - Foundations In Personal Finance Chapter Review Answers Budget-Friendly Options
6. Navigating Foundations In Personal Finance Chapter Review Answers eBook Formats

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