

CHAPTER 4 TEST - Personal Finance

10/2015

Multiple Choice

Identify the choice that best completes the statement or answers the question.

- _____ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?
a. \$494.63 c. \$514.63
b. \$569.01 d. \$27.19
- _____ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?
a. \$41.95 c. \$31.95
b. \$31.50 d. \$30.00
- _____ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and $\frac{61}{100}$ dollars. What is the amount of the check written as a numeral?
a. \$281.00 c. \$281.01
b. \$821.10 d. \$218.10
- _____ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?
a. \$675.27 c. \$678.27
b. \$675.10 d. \$698.27
- _____ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?
a. \$114.04 c. \$115.94
b. \$99.04 d. \$99.54
- _____ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12
b. \$357.70 d. \$346.38
- _____ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?
a. \$72.68 c. \$92.68
b. \$92.21 d. \$72.92
- _____ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?
a. \$249.85 c. \$522.00
b. \$771.85 d. \$411.85
- _____ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

Foundations In Personal Finance Chapter 4 Test Answers

Terry C. Jones



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