

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 12 Answers

Georgios I. Zekos



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gedung adalah suatu konstruksi bangunan buatan manusia yang terbuat dari beberapa material menjadi satu kesatuan untuk dijadikan tempat beraktivitas perhitungan analisis pada gedung bertingkat sangat penting agar konstruksi gedung memiliki kekuatan yang kokoh dan sesuai dengan umur rencana

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daftar biaya komponen kegiatan vol pondasi $0.054 \text{ m}^2 \times 112.57 \text{ m}$ 6.08 m³ pembangunan bangunan gedung volume aanstamping volume lantai kerja klasifikasi tidak sederhana luas aanstamping 0.8×0.15 luas dalam ribuan rupiah biaya biaya biaya total lantai kerja 0.8×0.05 konstruk perencan manajemen

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perhitungan struktur beton bertulang gedung kantor tujuh lantai di pontianak arikris siboro1 m yusuf2 aryanto2 abstrak dewasa ini pertumbuhan penduduk semakin pesat disusul dengan semakin banyaknya pembangunan gedung gedung hal ini mengakibatkan terjadinya penyempitan lahan

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perlu diingat ya bahwa cara menghitung kekuatan lantai beton ini hanya sekedar rule of thumb alias gambaran kasarnya saja $1.40 \times l$ adalah lebar bentang misalnya bangunan $4 \times 4 \text{ m}$ maka 1.40×4 0.1 atau 10 cm rumus balok $1.12 \times l$ jadi balok yang mesti dipersiapkan untuk menahan beban adalah $1.12 \times l$ 0.33 atau 33 cm terkadang

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genres award winning drama fantasy romance duration 1 hr 52 min

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web jan 16 2020 in weathering with you s case shinkai truly manages to make water feel everchanging and powerful as
much of the movie is about the rain and how weather changes our perception and mood

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web jan 17 2020 due to certain circumstances hina and her younger brother live together but have a cheerful and sturdy life
hina also has a certain power the power to stop the rain and clear the sky

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web synopsis the summer of his high school freshman year hodaka runs away from his remote island home to tokyo and
quickly finds himself pushed to his financial and personal limits the weather is unusually gloomy and rainy every day as if
taking its cue from his life

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web jan 17 2020 weathering with you shinkai s latest animated romantic fantasy to be released in america has the same
spark of ingenuity and consistency of vision as his earlier work