

Examinations in Personal Finance – Chapter 11 Test

Name: _____ Date: _____

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

- 1) Which of the following is a characteristic of noncontingent joint checking accounts?
a.) Withdrawals require both parties. **Withdrawals require only one person.** **10** _____
b.) Withdrawals require both. **Withdrawals require only one.**
- 2) Which is a budgeting method?
a.) Budgeting for necessities only.
b.) Budgeting for necessities and luxuries. **10** _____
c.) Budgeting for necessities and luxuries only.
d.) Budgeting for necessities and luxuries only.
- 3) Which budgeting method is used?
a.) Budgeting for necessities only. **Budgeting for necessities and luxuries.** **10** _____
b.) Budgeting for necessities and luxuries only.
- 4) Which of the following statements is true?
a.) To use the budgeting method, a person must first determine his or her income.
b.) To budget for necessities and luxuries, a person must first determine his or her income.
c.) To budget for necessities and luxuries, a person must first determine his or her income.
d.) To budget for necessities and luxuries, a person must first determine his or her income. **10** _____
- 5) Which of the following is a characteristic of a joint checking account?
a.) Withdrawals require both parties. **Withdrawals require only one person.** **10** _____
b.) Withdrawals require both parties.
- 6) Which is a budgeting method?
a.) Budgeting for necessities only.
b.) Budgeting for necessities and luxuries. **Budgeting for necessities and luxuries.** **10** _____
- 7) Which is a budgeting method?
a.) Budgeting for necessities only.
b.) Budgeting for necessities and luxuries. **Budgeting for necessities and luxuries.** **10** _____

Foundations In Personal Finance Ch 3 Test

JE Gale



Foundations In Personal Finance Ch 3 Test:

Decoding **Foundations In Personal Finance Ch 3 Test**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Foundations In Personal Finance Ch 3 Test**," a mesmerizing literary creation penned with a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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