

# **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 3 Answer Key

**Dylin Redling, Allison Tom**



## **Foundations In Personal Finance Chapter 3 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

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checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners

*Emergency Funds: How Much is Enough: 3-month vs. 6-month rules* Ikechukwu Kelvin Maduemezia ,2025-08-26 An essential guide to building a safety net The book compares different approaches to emergency savings and shows how to prepare for life s unexpected turns      **Resources in Education** ,2000      **Essential Personal Finance** Lien Luu,Jonquil Lowe,Jason Butler,2025-06-05 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including the nature of financial institutions markets and economic policy that shape the opportunities and decisions individuals face the range of financial assets available to households risk return trade off basics of portfolio construction and impact of tax the importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches behavioural finance as a key to understanding factors influencing individual and market perceptions and actions using financial data to inform investment selection and create financial management tools that can aid decision making The second edition has been fully updated and includes more information on the cost of living crisis Fintech climate change sustainable finance and cryptocurrencies financial skills and calculations tax trust planning and wills pensions regulation and fraud and additional case studies Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance is a compelling combination of a textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability      **Ebook: Real Estate Finance and Investments** BRUEGGEMAN,2010-06-16 Ebook Real Estate Finance and Investments      **Behavioural Finance for Private Banking** Thorsten Hens,Kremena Bachmann,2011-07-05 A complete framework for applications of behavioral finance in private banking Behavioural Finance for Private Banking considers client needs specific to private banking like personal circumstances objectives and attitude to risk This book includes the theoretical foundations of investment decision making an introduction to behavioral biases an explanation of cultural differences in global business a guide to asset allocation over the life cycle of the investment and several case studies to illustrate how can be applied A must read for anyone in private banking this book demonstrates how to satisfy client needs      **Institutional Foundations of Public Finance** Alan J. Auerbach,2008 Auerbach integrates economic and legal perspectives on taxation and fiscal policy offering a provocative

assessment of the most important issues in public finance today      *Analyse de Politiques* ,1980      **Enterprise Applications, Markets and Services in the Finance Industry** Benjamin Clapham,Jascha-Alexander Koch,2020-11-25 This book constitutes the revised selected papers from the 10th International Workshop on Enterprise Applications Markets and Services in the Finance Industry FinanceCom 2020 held in Helsinki Finland in August 2020 Due to the COVID 19 pandemic the conference took place virtually The 6 full papers presented together with 1 extended abstract in this volume were carefully reviewed and selected from a total of 14 submissions to the workshop They are grouped in topical sections named Machine Learning Applications in Trading and Financial Markets Fraud Detection and Information Generation in Finance and Alternative Trading and Investment Offerings by FinTechs The workshop spans multiple disciplines including analytical technical service economic sociological and behavioral sciences      **Financial Stability in the Aftermath of the 'Great Recession'** P. Arestis,E. Karakitsos,2013-08-29 The financial crisis and the ensued great recession are primarily caused by the excessive liquidity that was created in the last thirty years or so of inequality that benefited greatly the financial sector deregulation and financial liberalisation as well as financial innovation      **Advances in Entrepreneurial Finance** Rassoul Yazdipour,2010-12-17 *Advances in Entrepreneurial Finance* brings together contributions from researchers from the fields of entrepreneurship behavioral finance psychology and neuroscience to shed new light on the dynamics of decision making and risk taking by entrepreneurs and venture capitalists VCs Every new venture requires access to capital at competitive interest rates and much has been written on general entrepreneurship by management scholars and financial contracting by financial economists using traditional finance theory with all its highly restrictive assumptions regarding decision makers cognitive capabilities and behavior But recent developments in behavioral finance can now be applied to understand how entrepreneurs and VCs perceive risk and uncertainty and how they decide and act accordingly Showcasing the latest research this volume demonstrates that findings from the behavioral and neuroscience arenas can and do explain decision making by entrepreneurs and venture investors in the real world Consequently such findings have practical implications not only for entrepreneurs venture capitalists and their advisors but also all government agencies and NGOs that want to support product and technological innovation capital formation job creation and economic development      *Discovering Computers* Gary B. Shelly,Thomas J. Cashman,Misty Vermaat,Jeffrey J. Quasney,2006-02 This third edition from the Shelly Cashman Series covers the same breadth but with less depth as *Discovering Computers* 2007 Complete This title is ideal for a short course on computer concepts or in application software courses With the Shelly Cashman Series project oriented step by step pedagogy and full color screenshots this book includes new exercises and tools on the Online Companion      *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

**Foundations of Finance** ,2004      **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

**Learning to Care - E-Book** Ian Peate,2024-08-16 As the role of the nursing associate becomes increasingly embedded in health and care in the UK this popular text is designed to fully prepare students for their future professional role as competent and compassionate nursing associates Learning to Care The Nursing Associate Second Edition is written by a team of leading educators and practitioners to meet the specific needs of student nursing associates It is straightforward to read and understand covering everything from how to learn and how to write an essay to fundamental anatomy and physiology and how to manage common disorders This second edition has been fully updated to address evolving trends making it ideal for all student nursing associates educators and practitioners Fully updated to meet the changing needs of student nursing associates educators and practitioners Contains evidence based practice guidelines research findings and clinical standards Engaging and straightforward to read accessible for all student nursing associates Teaching supported through interactive learning activities and self test features High quality illustrations also available in an accompanying downloadable image bank Based on the NMC standards and the NMC Code Visual aids complement the text support visual learning and reinforce key concepts Case studies and critical thinking exercises help students apply their knowledge and develop clinical reasoning skills Expanded scope provides comprehensive coverage of essential nursing concepts and skills Updated content incorporating the latest evidence based practice guidelines research findings and clinical standards relevant to nursing Chapters revised to reflect changes in health and care politics policies procedures and technologies Emerging topics specialised areas of nursing practice and recent advances in health and care addressed

**Discovering Computers: Fundamentals** Gary Shelly,Thomas J. Cashman,Misty Vermaat,2007-02-21 Discovering Computers

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