

## **Exercises in Personal Finance – Chapter 11 Test**

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Directions:** Circle the correct answer. Chapter eleven discussion does not complete the instructions answer the questions.

- 1) Which of the following is a characteristic of nonparticipating joint checking accounts?
- a.) Withdrawal requires both signatures. b.) Withdrawal requires nonparticipation.
- c.) Withdrawal requires both. d.) Withdrawal requires none.

11 \_\_\_\_\_

- 2) Which is a disadvantage?
- a.) There is no responsibility for bills.
- b.) There is no responsibility for bills.
- c.) There is no responsibility for bills.
- d.) There is no responsibility for bills.

12 \_\_\_\_\_

- 3) Which of the following is a disadvantage?
- a.) Withdrawal requires both. b.) Withdrawal requires none.
- c.) Withdrawal requires both. d.) Withdrawal requires none.

13 \_\_\_\_\_

- 4) Which of the following is a disadvantage?
- a.) There is no responsibility for bills.
- b.) There is no responsibility for bills.
- c.) There is no responsibility for bills.
- d.) There is no responsibility for bills.

14 \_\_\_\_\_

- 5) Which of the following is a disadvantage?
- a.) Withdrawal requires both. b.) Withdrawal requires none.
- c.) Withdrawal requires both. d.) Withdrawal requires none.

15 \_\_\_\_\_

- 6) Which is a disadvantage?
- a.) There is no responsibility for bills. b.) There is no responsibility for bills.
- c.) There is no responsibility for bills. d.) There is no responsibility for bills.

16 \_\_\_\_\_

- 7) Which is a disadvantage?
- a.) There is no responsibility for bills. b.) There is no responsibility for bills.
- c.) There is no responsibility for bills. d.) There is no responsibility for bills.

17 \_\_\_\_\_

# Foundations In Personal Finance Chapter 3 Test Dave Ramsey

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