

# PERSONAL FINANCIAL LITERACY UNIT Study Guide

Solve each of the problems below. These represent the types of questions on your test. Be sure to ask questions if you need more help with a topic.

## I CAN COMPARE THE ANNUAL SALARY OF SEVERAL OCCUPATIONS.

6.14H

1. The Bureau of Labor and Statistics shows the 2016 median annual salary associated with each occupation below. Use the information to complete the earning potential after 10 and 30 years.

	ANNUAL SALARY	10 YEAR EARNINGS	30 YEAR EARNINGS
RETAIL CLERK	\$22,900		
PARAMEDIC	\$32,670		
TV PRODUCER	\$70,950		
POSTAL WORKER	\$56,790		
VETERINARIAN	\$88,770		

- How much more will a paramedic make than a retail clerk over a period of 30 years?
- How much more will a veterinarian make than a postal worker over a period of 10 years?
- How much more will a television producer make than a postal worker over a period of 30 years?

## I CAN COMPARE THE FEATURES & COSTS OF A CHECKING ACCOUNT & A DEBIT CARD.

6.14A

2. Use the information below to compare First Texas Bank, Republic Bank, and Lone Star Bank. Then, make a suggestion for the people below.

- First Texas Bank: no monthly fee, \$3 per check fee
- Republic Bank: \$5 monthly fee
- Lone Star Bank: 0.5% of checking account balance

- Joanna typically has \$600 in her bank account and usually writes three checks per month.
- Tamara typically has \$900 in her bank account and doesn't write checks.
- Devon typically has \$2,000 in his bank account and usually writes six checks per month.
- Reece typically has \$250 in her bank account and usually writes one check per month.

# Financial Literacy Study Guide Answers

**Arturo Cuomo**



## **Financial Literacy Study Guide Answers:**

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Practice Questions and Detailed Answers Explanations for Certified Occupational Health Nurses **Financial Literacy** Ali

Saeedi,Meysam Hamed,2018-05-23 This book provides an overview of current issues associated to financial literacy

improvement In selecting and structuring the material to include the primary criterion has been applicability of topics and recommendations and accuracy of trends toward better financial literacy level Each chapter is dedicated to a particular component of financial literacy from education to capability Throughout the book there are many practices initiated around the world which regardless of their superiority are all useful initiatives and can roll play as a spot light in the road of improvement for both investors and authorities This book is not only applicable for academics and students but authorities who aim to improve financial literacy and subsequently financial capability among individuals and for those investors who seek to improve their own financial literacy **The Student's Guide to Financial Literacy** Robert E. Lawless,2010-03-11

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National Defense Budgeting and Financial Management Philip J. Candreva,2017-05-01 The U S Department of Defense accounts for over half of federal government discretionary spending and over 3% of GDP Half of all federal employees work for the Department The annual budget for the military not only provides for those salaries it covers the baseline and wartime operating expenses of the force and hundreds of billions of dollars of investment in new capabilities and technologies Given the materiality of the defense function and amount of resources it consumes the processes for budgeting for defense and managing the funds is important to understand This text provides a fully integrated view of defense budgeting It takes the position that defense budgeting is a specific instance of public budgeting and public budgeting is a specific instance of public policy In order to fully understand how the nation budgets for defense it first lays a theoretical and conceptual foundation for public policy and public budgeting That is followed by an assessment of the political and policy context for defense including the overarching federal budget process and role of Congress in setting defense policy Only then does the text explore the specifics of defense budgeting how by whom and why the budget is crafted Beyond the topic of budgeting formulating requesting and legitimating the request for funds the book tackles financial management topics Included are discussions of federal appropriations law funds management accounting requirements intragovernmental business transactions and contemporary topics of defense policy such as funding overseas contingency operations in an era of deficit control legislation This book is an appropriate reference for both students and practitioners of defense budgeting and financial management It would also be appropriate in a general public budgeting course Most public budgeting texts focus on state and municipal governments and there are few that address the federal system This book fills that gap and provides a specific example of federal budgeting     *Proceedings of the 2nd International Conference on Education Innovation and Social Science (ICEISS 2023)* Rochman Hadi Mustofa,Tri Nur Wahyudi,Titik Ulfatun,Dhany Efita Sari,2023-12-28 This is an open access book The 2nd International Conference on Education Innovation and Social Science ICEISS 2023 is organized by the Accounting



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