

# **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 Short Answers

**Pasquale De Marco**



## **Foundations In Personal Finance Chapter Short Answers:**

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

*Personal Finance Workbook for Beginners* Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the quizzes 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

**The Art of Personal Finance: A Comprehensive Guide to Managing Your Money** Pasquale De Marco, 2025-07-15 In today's complex financial landscape it's more important than ever to have a solid understanding of personal finance This comprehensive guide provides everything you need to know to take control of your finances and achieve your financial goals Written in a clear and engaging style this book covers a wide range of topics including Setting financial goals and creating a budget Saving for major life events such as a down payment on a house or a child's education Investing for the future and building a diversified portfolio Planning for a comfortable retirement Protecting your assets through insurance and estate planning Managing debt and avoiding future financial pitfalls Staying up to date on personal finance news and trends Whether you're just starting out or looking to improve your financial situation this book has something for everyone It's packed with practical tips and strategies that you can implement immediately to improve your financial well being Don't let financial stress hold you back from achieving your goals Take control of your finances today and start building a brighter financial future for yourself and your loved ones This book is your essential guide to personal finance It's the perfect resource for anyone who wants to learn more about managing their money making informed financial decisions and achieving financial success If you like this book write a review

Personal Finance For Dummies Eric Tyson, 2023-08-23 Sound personal money management advice with insights for today

s world Personal Finance For Dummies has been tackling financial literacy for 30 years This tenth edition continues to share the sound advice that s helped millions of readers become financially literate while demystifying the money matters of the current era Get familiar with the financial pillars of earning saving investing borrowing budgeting and protecting your assets Dig into modern concerns like navigating the housing market weathering the highs and lows of an unpredictable market evaluating new stuff like cryptocurrency and budgeting to achieve your financial goals Take the anxiety out of money matters by building a solid financial plan learning to spend and invest wisely and managing your debt Follow the advice that s helped readers for three decades Become financially literate so you can minimize debt and set realistic goals Learn the basics of investing and start making smart investment choices Demystify insurance so you can protect your health and your assets Control your spending and build better budgets so you can afford the big stuff Personal Finance For Dummies offers sound advice for all ages and levels of personal money management It s never too early or too late to start making sense of your finances

**Beyond the Horizon A Young Adult's Guide to Thriving in Life - Career and Beyond** Andrew Lim, Unlock the door to your limitless potential with Beyond the Horizon A Young Adult s Guide to Thriving in Life Career and Beyond In this transformative guidebook author Author s Name offers a roadmap to success and fulfillment empowering young adults to navigate the complexities of the modern world with confidence and clarity Through a captivating blend of personal anecdotes practical advice and expert insights Beyond the Horizon equips readers with the tools they need to overcome obstacles seize opportunities and create a life of purpose and passion From setting ambitious goals to cultivating resilience from building meaningful relationships to pursuing a fulfilling career this book covers all aspects of young adulthood with wisdom and wit Whether you re a recent graduate embarking on your professional journey or a young adult seeking direction and inspiration Beyond the Horizon is your indispensable guide to unlocking your full potential and reaching new heights of success and fulfillment Get ready to embark on a journey of self discovery growth and transformation it s time to go beyond the horizon and claim the life you ve always dreamed of

*The New Money Book of Personal Finance* Editors of Money Magazine,2008-12-14 From the nation s foremost magazine on everyday money management comes an authoritative reference guide for personal finance that s newer bigger and fully updated for a new economy Since its publication the original Money Book of Personal Finance has become America s definitive all in one guide to total financial well being at every stage of life Now fully revised and packed with helpful easy to understand tables charts and quizzes The New Money Book of Personal Finance will show you how to Take control of your finances compute your assets your liabilities and your net worth Invest with confidence learn the six golden rules that keep you in check and on track Lower your taxes conserve your earnings with an easy can t fail game plan that works for almost every tax bracket Buy the life insurance policy right for you solidify your personal finances with this important move Get a first mortgage by borrowing learn what to do when you don t have the cash for the down payment Slash your homeowners insurance costs discover the eight little tips that make a big

difference      **The Art of Wealth Creation** Pasquale De Marco,2025-07-15 In today's dynamic financial landscape the pursuit of wealth creation has become an imperative for individuals seeking to secure their futures and build lasting prosperity This comprehensive guide meticulously crafted to empower aspiring wealth creators provides a roadmap to financial success unveiling the secrets and strategies of successful wealth builders Within these pages readers will embark on a transformative journey exploring diverse avenues to wealth accumulation from real estate and stocks to business ownership and passive income strategies Each chapter delves into the intricacies of these investment vehicles offering practical advice and actionable insights to help readers make informed decisions and maximize their returns Furthermore the book emphasizes the significance of personal finance management guiding readers in creating a solid financial foundation through budgeting saving and investing It underscores the importance of prudent financial decision making and provides invaluable tips for building a strong financial foundation Recognizing the transformative power of innovation this book dedicates a chapter to exploring the role of innovation in wealth creation It highlights the significance of identifying innovative opportunities developing groundbreaking products and services and harnessing the potential of innovation to build a prosperous future The book concludes with a comprehensive discussion on preserving and growing wealth emphasizing the importance of protecting assets from risks managing wealth over time and planning for the future It also explores the concepts of estate planning wealth transfer and philanthropy guiding readers in leaving a lasting legacy that extends beyond their own lifetimes This book is an essential resource for anyone seeking to take control of their financial future and embark on the path to wealth creation Its clear and concise writing style coupled with its wealth of practical advice and actionable insights make it an invaluable guide for aspiring wealth creators at all levels If you like this book write a review

**Personal Finance for Beginner's** Capiace Wilson,2023-03-22 Personal finance is an essential part of our lives affecting our financial well being and overall quality of life It is a topic that is often overlooked or misunderstood yet it is crucial to achieving financial stability building wealth and achieving our financial goals In this book readers will gain a comprehensive understanding of personal finance and learn practical strategies for managing their money effectively The book covers a wide range of topics including budgeting saving investing debt management and planning for retirement It provides a step by step guide for creating a budget setting financial goals and developing a plan for achieving those goals It also includes tips for saving money investing wisely and managing debt as well as strategies for preparing for retirement and building wealth over the long term Readers will learn how to evaluate their financial situation identify areas for improvement and take proactive steps to improve their financial standing The book provides a wealth of information on financial products and services including banking credit insurance and investment options allowing readers to make informed decisions about their finances Whether readers are just starting out on their financial journey or are looking to improve their current financial situation this book provides the knowledge and tools they need to achieve their financial goals It is a comprehensive

guide to personal finance that is easy to understand yet offers valuable insights and practical advice for managing money effectively. With this book as their guide, readers can take control of their finances, build wealth, and achieve financial independence.

*The Joy of Finite Mathematics* Chris P. Tsokos, Rebecca D. Wooten, 2015-10-27

*The Joy of Finite Mathematics* The Language and Art of Math teaches students basic finite mathematics through a foundational understanding of the underlying symbolic language and its many dialects, including logic, set theory, combinatorics, counting, probability, statistics, geometry, algebra, and finance. Through detailed explanations of the concepts, step-by-step procedures, and clearly defined formulae, readers learn to apply math to subjects ranging from reason and logic to finance, personal budgeting, making this an interactive and engaging book appropriate for non-science undergraduate students in the liberal arts, social sciences, finance, economics, and other humanities areas. The authors utilize important historical facts, pose interesting and relevant questions, and reference real-world events to challenge, inspire, and motivate students to learn the subject of mathematical thinking and its relevance. The book is based on the authors' experience teaching Liberal Arts Math and other courses to students of various backgrounds and majors and is also appropriate for preparing students for Florida's CLAST exam or similar core requirements. Highlighted definitions, rules, methods, and procedures, and abundant tables, diagrams, and graphs clearly illustrate important concepts and methods. Provides end-of-chapter vocabulary and concept reviews, as well as robust review exercises and a practice test. Contains information relevant to a wide range of topics, including symbolic language, contemporary math, liberal arts math, social sciences math, basic math for finance, math for humanities, probability, and the CLAST exam. Optional advanced sections and challenging problems are included for use at the discretion of the instructor. Online resources include PowerPoint Presentations for instructors and a useful student manual.

**Personal Finance Made Simple: Your Blueprint to Budgeting, Saving, and Investing Smarter** Favour Emeli, 2025-01-28

Mastering personal finance doesn't have to be overwhelming. *Personal Finance Made Simple* is the ultimate guide to budgeting, saving, and investing your way to financial freedom. This book breaks down the essential principles of money management in easy-to-understand terms so you can make informed decisions about your finances. Learn how to create a budget that works for you, set achievable savings goals, and build an investment strategy that sets you up for long-term success. Whether you're just starting out or looking to refine your financial plan, this book has you covered. In addition to the basics of personal finance, this book offers practical tips on paying off debt, building an emergency fund, and preparing for retirement. *Personal Finance Made Simple* focuses on empowering you to take control of your financial future with confidence. By providing simple, actionable advice and real-world examples, this book ensures you're on the right path toward financial security and peace of mind.

*Personal Finance* Vickie L. Bajtelsmit, 2024-04-02

*Personal Finance* 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness. By focusing on real-world decision-making, Bajtelsmit's *Personal Finance* engages a diverse student population by helping them make personal connections that can immediately impact their

current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

*Financial Foundations* Barrett Williams, ChatGPT, 2024-12-18 Discover the blueprint for a secure and prosperous retirement with *Financial Foundations* an essential eBook that guides you step by step through the intricate world of retirement planning Whether you re just starting your career or are nearing the end of your work journey this comprehensive guide equips you with the knowledge to make informed decisions about your financial future Begin your journey with an exploration of core retirement concepts unraveling why planning ahead is crucial Assess your current financial situation with clear cut strategies for evaluating income understanding assets and developing a personal balance sheet Define your retirement vision and estimate your needs while balancing lifestyle expectations against financial realities Unlock the secrets of savings and investments as you cultivate a savings mindset and grasp the diversity of investment options Delve into the magic of compound interest and see how it can work wonders for your wealth From employer sponsored plans to IRAs and the nuances of Roth versus Traditional accounts this guide reveals the pathways to creating a robust retirement savings plan Navigate the complexities of diversifying your investment portfolio mastering asset allocation strategies and understanding risk tolerance Learn to maximize Social Security benefits and explore healthcare considerations that could impact your retirement years including strategies for managing long term care costs Venture into debt reduction strategies tax planning and emergency fund essentials to safeguard your savings from unforeseen challenges Prepare for unexpected expenses and the inevitable inflation and significant life events that could alter your financial landscape With *Financial Foundations* you ll also delve into estate planning fundamentals ensuring your legacy is protected Explore methods for regularly reviewing and adjusting your plan and gain insights on transitioning smoothly into retirement embracing both financial security and fulfilling life goals Embark on the journey to financial freedom and peace of mind with *Financial Foundations* your essential guide to building a sustainable retirement plan tailored to your dreams

Personal Finance and Investment Planning Chandra Bhooshan Singh, 2023-12-20 In an age of financial complexity *Personal Finance and Investment Planning A Comprehensive Guide* stands as your indispensable roadmap to achieving fiscal success and security This comprehensive volume empowers readers of all backgrounds with the knowledge and strategies necessary to navigate the intricate world of personal finance and investment planning Through an engaging and accessible approach this book takes you on a transformative journey that begins with the basics and progresses to advanced financial concepts Whether you are a novice eager to start your financial journey a seasoned investor seeking to refine your strategies or someone who desires to secure their financial future this book is your guide

**Investor Behavior** H. Kent Baker, Victor Ricciardi, 2014-02-10 WINNER Business Personal Finance Investing 2015 USA Best Book Awards FINALIST Business

Reference 2015 USA Best Book Awards Investor Behavior provides readers with a comprehensive understanding and the latest research in the area of behavioral finance and investor decision making Blending contributions from noted academics and experienced practitioners this 30 chapter book will provide investment professionals with insights on how to understand and manage client behavior a framework for interpreting financial market activity and an in depth understanding of this important new field of investment research The book should also be of interest to academics investors and students The book will cover the major principles of investor psychology including heuristics bounded rationality regret theory mental accounting framing prospect theory and loss aversion Specific sections of the book will delve into the role of personality traits financial therapy retirement planning financial coaching and emotions in investment decisions Other topics covered include risk perception and tolerance asset allocation decisions under inertia and inattention bias evidenced based financial planning motivation and satisfaction behavioral investment management and neurofinance Contributions will delve into the behavioral underpinnings of various trading and investment topics including trader psychology stock momentum earnings surprises and anomalies The final chapters of the book examine new research on socially responsible investing mutual funds and real estate investing from a behavioral perspective Empirical evidence and current literature about each type of investment issue are featured Cited research studies are presented in a straightforward manner focusing on the comprehension of study findings rather than on the details of mathematical frameworks

**Personal Finance Law Quarterly Report** ,1961 **Kiplinger's Personal Finance** ,2009-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **A New Financial Path** Pasquale De Marco,2025-04-06 In an era of financial uncertainty taking control of your finances has never been more crucial This comprehensive guide to personal finance empowers you with the knowledge and strategies you need to navigate the complexities of managing your money and securing your financial future Whether you re just starting out on your financial journey or looking to refine your existing strategies this book provides a holistic approach to personal finance covering essential concepts such as budgeting saving investing and retirement planning It also delves into more advanced topics like managing debt protecting your assets and giving back to your community With clear explanations practical advice and expert insights this book guides you through the financial landscape helping you make informed decisions about your money You ll learn how to create a budget that works for you save for short term and long term goals and invest wisely to grow your wealth Recognizing that financial education is key to success this book also emphasizes the importance of staying informed about financial trends and working with financial advisors when needed It provides valuable tips for overcoming financial challenges such as unexpected expenses job loss and medical emergencies By following the principles outlined in this book you ll gain the confidence and skills to take control of your finances secure your financial future and achieve your financial goals Whether you aspire to retire comfortably save for a down payment on a home or



simply live a life free from financial stress this book is your essential guide to financial success If you like this book write a review **Your Personal Finance Freedom** Pasquale De Marco,2025-05-03 Your Personal Finance Freedom is the ultimate guide to achieving financial freedom Written in a clear and engaging style this book provides everything you need to know about personal finance from budgeting and saving to investing and retirement planning Whether you re just starting out on your financial journey or you re looking to take your finances to the next level Your Personal Finance Freedom has something for you This book will help you Understand your financial situation Set financial goals Create a budget Manage debt Build an emergency fund Save for the future Invest for growth Understand insurance Plan for retirement Achieve financial freedom Your Personal Finance Freedom is more than just a book about money It s a roadmap to a life of financial security and freedom With this book you ll learn how to make smart financial decisions that will help you reach your goals and live the life you want Pasquale De Marco is a personal finance expert with over 20 years of experience He has helped thousands of people achieve financial freedom and he is passionate about sharing his knowledge with others If you re ready to take control of your finances and achieve your financial goals then Your Personal Finance Freedom is the book for you Order your copy today and start your journey to financial freedom If you like this book write a review on google books

**Money Matters** Barrett Williams,ChatGPT,2025-02-27 Unlock the secrets to a thriving financial future with Money Matters your essential guide to mastering the art of personal finance This comprehensive eBook is designed to empower readers with the tools and knowledge needed to confidently navigate the financial world Begin your journey with an understanding of why financial literacy is paramount in today s economy and delve into the core principles of money and its pivotal role in your life From here you ll learn how to create and manage a budget tailored to your lifestyle ensuring you have a clear view of your income expenses and savings potential Explore various income avenues catering to both beginners and those looking to expand their earning potential through part time jobs freelancing or turning hobbies into lucrative ventures As you build your financial foundations you ll discover how to establish a robust savings strategy that withstands the test of time and choose the right banking solutions that fit your needs Learn to manage debt responsibly explore the intricacies of credit scores and adopt smart spending practices that prevent lifestyle inflation Money Matters simplifies investing making it accessible with insights into stocks bonds and the balance between risk and reward Delve into the world of retirement planning early taking advantage of the power of compound interest and the basics of retirement accounts Set and achieve your financial goals with the SMART framework tracking your progress and staying motivated Navigate the complexities of taxes insurance and entrepreneurial ventures with ease Discover how to overcome financial stress and build a resilient mindset while planning for wealth and embracing technology in finance Finally create a personalized financial plan suited to your goals and lifestyle Money Matters is more than just a book it s your roadmap to financial empowerment and independence Take charge of your financial future today and inspire others along the way [The Complete Idiot's Guide to](#)

Personal Finance in Your 20s and 30s Sarah Young Fisher, Susan Shelly, 2002 Provides information on credit histories budgeting borrowing banking investing and avoiding common financial mistakes

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