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
- 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 They are also listed below by Chapter.
- 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. 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)

- List Dave Ramsey's "Baby Steps" covered in Foundations for Personal Finance. (Pgs. 11, 12, 13, 33, 39, 59,171)
- Explain the 3 basic reasons for saving money. (Pg. 12)
- 3. Identify the benefits of having an Emergency Fund. (Pg. 13)
- 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)
- Examine the relationship between diversification and risk. (Pgs. 23, 27)
- 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)

- 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)
- List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
- Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
- Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
- Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 - CREDIT and DEBT

CHAPTER 4 - Dangers of Debt (Pg. 47)

- Analyze the history and evolution of credit. (Pgs. 49, 50)
- Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
- Compare and contrast credit cards and debit cards. (Pg. 57)
- Explain how the debt snowball works. (Pg. 60)
- Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 - Consumer Awareness (Pg. 65)

- List the ways companies compete for your money. (Pg. 67)
- 2. Evaluate the role 'opportunity cost' plays in purchase decisions. (Pg. 69)
- Distinguish what constitutes a significant purchase. (Pg. 68)
- 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)
- Describe precautions that will protect you from identity theft. (Pg. 77)
- Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
- 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

Joacim Rocklöv

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Adopting the Song of Expression: An Emotional Symphony within **Foundations In Personal Finance Chapter 3 Answer Key**

In a global consumed by monitors and the ceaseless chatter of quick communication, the melodic beauty and psychological symphony created by the prepared word frequently diminish in to the back ground, eclipsed by the relentless noise and interruptions that permeate our lives. But, situated within the pages of **Foundations In Personal Finance Chapter 3 Answer Key** an enchanting fictional prize filled with organic feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant composer of language, that interesting masterpiece conducts readers on a psychological journey, well unraveling the hidden tunes and profound impact resonating within each carefully crafted phrase. Within the depths of the moving evaluation, we will discover the book is central harmonies, analyze its enthralling publishing fashion, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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