

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. 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. 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 Packet Key Chapter 11

Andrew Gillespie



Foundations In Personal Finance Packet Key Chapter 11:

The Legal Answer Book for Private Foundations Bruce R. Hopkins, Jody Blazek, 2001-10-10 A must have guide that enables managers and trustees of private foundations as well as their lawyers and accountants to successfully navigate today's increasingly complex tax laws and reporting requirements Private foundations are the most regulated of nonprofit organizations Burdened with laws written over thirty years ago which have become more complex and intricate private foundations are forced to operate in a harsh legal environment An operational or reporting mistake no matter how innocent or inadvertent can lead to immense tax and other penalties To reap the charitable tax and other economic advantages of private foundations while avoiding the perils lurking in the myriad of tax law traps you must be fully informed about the basic legal requirements and the many subtleties and current developments affecting private foundations Written by two of today's leading authorities on the laws regulating private foundations *The Legal Answer Book for Private Foundations* provides this critical information in an efficient and comprehensible fashion In clear easy to understand language the authors provide expert guidance on everything from how to set up a private foundation to how assets are invested how funds are distributed to grantees and how to avoid self dealing You'll find answers to such critical questions as What are the legal definitions of private foundation and public charity and what constitutes a disqualified person Just what are the private foundation rules and what are the penalties for violating them What assets are involved in the calculations of the mandatory payout requirement How are self dealing rules avoided What is an excess business holding Do foundations have to file annual returns with the IRS What are the alternatives to private foundations With the increasing opportunities for the establishment of private foundations *The Legal Answer Book for Private Foundations* is an invaluable resource that is mandatory reading for anyone contemplating creation of a foundation or managing or advising an existing foundation

Investor Behavior H. Kent Baker, Victor Ricciardi, 2014-02-06 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 *Foundations of Education* Leslie S. Kaplan, William A. Owings, 2022-01-21 *Foundations of Education* makes core topics in education accessible and personally meaningful to students pursuing a career within the education profession The Third Edition offers 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

Work Your Money, Not Your Life Roger Ma, Jennifer Ma, 2020-03-30 Your all in one guide to getting your career and finances in order for greater clarity happiness and peace of mind Studies show that if you're like the majority of young professionals you feel dissatisfied with your job your finances or your overall station in life It can seem impossible to disentangle the work stuff the money stuff and the personal stuff because they're all inextricably linked But the good news is you don't have to go at it alone *Work Your Money Not Your Life* is your all in one guide to achieving both your career and financial goals so that you can get where you want to be In his debut book Roger Ma an award winning financial planner and a publisher strategist at Google offers secrets on how you can craft a meaningful career gain financial comfort and achieve a greater sense of purpose And the premise behind it all is this money affects every part of our lives Simply by sorting out your personal finances and it isn't as bad as it sounds you can build a foundation from which you'll be able to find the right career path visualize your desired lifestyle and turn your dreams into a reality You'll learn how to Relieve yourself of the work money and personal stressors that keep you up at night Dispel the job myths that are preventing you from a more rewarding career Apply the fundamentals of personal finance to your unique situation without all the confusing jargon Prioritize and balance your career and money needs through exercises and easy to use templates launching yourself on the path to the life satisfaction you desire When the life you're living and the life you want to live don't match up everything feels off balance Where do you begin trying to connect the dots Start with this book Through accessible practical advice you'll learn the career and financial strategies you need to live the life you deserve

Official Guide to Mastering DSST Exams Peterson's, 2012-07-15 The only official prep guide from the makers of the DSSTs Peterson's Official Guide to Mastering DSST Exams includes full length DANTES Subject Standardized Tests DSSTs on a variety of subjects to help non traditional students earn college credits for life and learning experiences Full length DSSTs with detailed answer explanations Reviews of verbal clerical math and memory skills you'll need to score high Expert tips and strategies from the editorial team that writes and prepares actual DSSTs Offers students a cost effective time saving way to use the knowledge they've acquired outside of the classroom to accomplish their education goals *Financial Rules for New College Grads* Michael C.

Taylor,2018-04-12 An indispensable guide for any recent graduate that provides simple easy to follow rules for making smart personal finance choices during the first decade of one's career Having graduated from college with a degree even the luckiest newly minted professionals those who are able to quickly find a full time job and support themselves are often burdened with thousands of dollars in student loan debt Many of these young professionals grow up hearing that they should not invest until their debt is paid off Others fall too readily for investment scams or the siren call of instant entrepreneurship Still others don't invest at all From financial expert Michael C Taylor comes a proposed means by which to not only pull oneself out of debt but to start building wealth from the first day on the job adoption of modesty skepticism and optimism The Financial Rules for New College Graduates explains that by embodying modesty the opposite of status seeking ostentation skepticism the ability to recognize scams false promises and the hyperbole and short sightedness of financial media and optimism the belief that financial security can be yours with little to no risk anyone can attain financial security The early chapters address the role of interest rates compound interest and discounted cashflows while the remaining chapters explore each of the most consequential personal finance choices that recent graduates will make in the first ten years of their career

The Motley Fool Personal Finance Workbook David Gardner,Tom Gardner,2003-01-02 Financial advice covering handling money investments savings spending insurance and estate planning *Foundations of Business* Andrew Gillespie,2024 Engaging supportive and relevant This is the ideal introduction to business offering diverse cases and coverage of the latest issues affecting businesses today to empower students during their course and beyond With a contemporary approach to the topic iFoundations of Business i provides a truly accessible and engaging guide that reflects current business environments and the global nature of business Rich with international insights from the real world this text is your key to gaining a holistic understanding of business and organizations in this modern world Starting first by exploring the different types of organizations and their structures you will then move on to explore the core aspects of a business including marketing and accounting and finance along with more people centered issues like leadership and business ethics In engaging with this text you will also develop a firm understanding of key external issues including the competitive environment and the political economic social and technological contexts in which businesses operate Intricately interwoven throughout iFoundations of Business i is a series of learning tools and features all of which have been carefully crafted to help you apply theory in practice Take the opportunity to put yourselves in the shoes of a manager and discuss how you'd approach certain business challenges develop your skills in analyzing business data examine real world business challenges from around the globe and more bThe following additional resources are also available to students b Practitioner videos Career insight videos Short 3 5 minute video explanations of key concepts with further illustrative examples Guidance on answering the Business insight questions in the book A list of web links to the financial statements referenced in the book Skills set Exemplar essays and sample exam answers Multiple choice questions Flashcard glossary bAdopting lecturers will have access to the following

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Foundations of Health Information Management - E-Book Nadinia A. Davis,Melissa LaCour,2016-01-20 Foundations of Health Information Management 4th Edition is an absolute must for any student beginning a career in HIM Balancing comprehensive coverage with an engaging easy to understand tone this text focuses on healthcare delivery systems electronic health records and the processing maintenance and analysis of health information to present a realistic and practical view of technology and trends in healthcare It prepares you for the role of a Registered Health Information Technician who not only files and keeps accurate records but serves as a healthcare analyst who translates data into useful quality information that can control costs and further research With new SimChart and SimChart for the Medical Office samples the new 2014 AHIMA outcome based competencies and more exercises this fourth edition puts you in a position to succeed on the RHIT certification exam Clear writing style and easy reading level makes reading and studying more time efficient and is ideal for two year associate degree HIM programs and career schools Chapter learning objectives are tied to the American Health Information Management Association s AHIMA HIM domains and subdomains to allow instructors to teach to the credentialing exam and prepare you for the exam Separate legal chapter covers HIPAA privacy regulations and emphasizes the importance of HIPAA compliance in today s healthcare system Statistics chapter gives new students a foundation for learning Four color design and illustrations make content more appealing and easier to learn Exercises at the end of every main section in each chapter encourage you to review and apply key concepts Career Tip and Professional Profile boxes give you a broader view of the field and show you the many career options you have upon graduation and certification Chapter summaries and reviews allow for easy review of each chapter s main concepts Robust appendices including sample paper records electronic documentation and demonstration of Microsoft

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Foundations of Macroeconomics, Second Edition. Study Guide Jeannie Shearer-Gillmore, Bade, Robin, 2004

Kiplinger's Personal Finance, 2009-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Introduction to Personal Finance John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 2e 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 to 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

Sort Your Money Out Glen James, 2021-09-29 It's time to learn how to manage your money and understand investing In Sort Your Money Out and Get Invested former financial adviser and host of the money money money podcast formerly my millennial money Glen James shares a life changing approach to the major milestones of your personal finances Learn how to deal with debt embrace a realistic spending plan that works buy your first home invest in shares and create the plan you need for long term financial success You'll get the accessible and friendly help you need to get smart with your money and equip yourself with the skills and tools to understand and secure your financial future and invest in a property in shares and in yourself Written in a matter of fact style perfect for anyone who just wants to know what works for them you'll also learn about Realistic ways to increase your income and help balance your budget The methods that lead to a safer more stable financial future The smart way to invest in real estate and purchase a home or investment property How to understand the share market ethical investing and your superannuation Getting out of debt and getting the most out of your life Ideal for anyone trying to get a handle on their personal finances and get started building a portfolio Sort Your Money Out is a one of a kind must read book filled with practical and entertaining financial help to make sense of an intimidating but crucial part of everyone's lives

Study Guide for the Core Curriculum for Oncology Nursing - E-Book Oncology Nursing Society, Suzanne M. Mahon, Marcelle Kaplan, 2023-12-07 Prepare for success on the OCN Exam with the definitive Q A review from the Oncology Nursing Society Based on the latest test blueprint for the OCN Exam this study guide is the only question and answer review developed in collaboration with the Oncology Nursing Society Chapters correspond to the chapters in the

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Los Angeles Magazine ,2004-02 Los Angeles magazine is a regional magazine of national stature Our combination of award winning feature writing investigative reporting service journalism and design covers the people lifestyle culture entertainment fashion art and architecture and news that define Southern California Started in the spring of 1961 Los Angeles magazine has been addressing the needs and interests of our region for 48 years The magazine continues to be the definitive resource for an affluent population that is intensely interested in a lifestyle that is uniquely Southern Californian

Political Power in America Anthony R. DiMaggio,2019-12-01 Introduction to American politics that provides a critical examination of both political institutions and political behavior Analyzing major political institutions such as Congress the courts the presidency and the media this book chronicles how the interests of affluent Americans particularly business professional and corporate interests dominate over those of average citizens Anthony R DiMaggio examines American political behavior as it relates to lobbying citizen activism media consumption and voting to demonstrate how the public is often misinformed and manipulated regarding major political and economic matters However record public distrust of the government and the increasing popularity of mass protests suggest that most Americans are deeply unhappy with the political status quo and many are willing to fight for change Political Power in America details this interplay between a political system dominated by the affluent few and the rise of mass political distrust and protest It offers information and tools needed to better understand the democratic deficit in American politics while providing opportunities for discussing what we might do to address the mounting crisis of declining democracy An original and refreshing introductory text on the

United States political system The originality coupled with an accessibility of critical concepts makes this book truly one of a kind Mark Major author of *The Unilateral Presidency and the News Media The Politics of Framing Executive Power* *From Willard Straight to Wall Street* Thomas W. Jones, 2019-04-15 In stark and compelling prose Thomas W Jones tells his story as a campus revolutionary who led an armed revolt at Cornell University in 1969 and then altered his course over the next fifty years to become a powerful leader in the financial industry including high level positions at John Hancock TIAA CREF and Citigroup as Wall Street plunged into its darkest hour *From Willard Straight to Wall Street* provides a front row seat to the author s triumphs and struggles as he was twice investigated by the SEC and emerged unscathed His searing perspective as an African American navigating a world dominated by whites reveals a father a husband a trusted colleague a Cornellian and a business leader who confronts life with an unwavering resolve that defies cliché and offers a unique perspective on the issues of race in America today The book begins on the steps of Willard Straight Hall where Jones and his classmates staged an occupation for two days that demanded a black studies curriculum at Cornell The Straight Takeover resulted in the resignation of Cornell President James Perkins with whom Jones reconciled years later Jones witnessed the destruction of the World Trade Center on 9 11 from his office at ground zero and then observed first hand the wave of scandals that swept the banking industry over the next decade *From Willard Straight to Wall Street* reveals one of the most interesting American stories of the last fifty years

Tax-exempt Foundations and Charitable Trusts: Their Impact on Our Economy
United States. Congress. House. Select Committee on Small Business, 1962 **Tax-exempt Foundations and Charitable Trusts**
United States. Congress. House. Select Committee on Small Business, 1962 *Tax-exempt Foundations and Charitable Trusts, Their Impact on Our Economy*, 1962

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