

3) A problem exists if a problem can be defined as a discrepancy between what exists and what the problem solver desires to exist.

Answer: TRUE

Explanation: A problem is a difference between a desired state and an existing state. For example, suppose a person is hungry—the existing state of not having food. The desired state is to obtain food. So the problem is defined as the difference between the no-food state and the food state.

Diff: 1 Page Ref: 18

Objective: 3.1

2) The second step in the decision-making process is identifying a problem.

Answer: FALSE

Explanation: The identification of a problem is the first step in the decision-making process. Once you have identified a problem, you can decide how to solve it.

Diff: 1 Page Ref: 18

Objective: 3.1

3) A decision criteria defines factors that are relevant in a decision.

Answer: TRUE

Explanation: Decision criteria are composed of factors that will affect a decision. If the decision is between doing or taking a hike to work, criteria might include cost, weather, convenience, ecological considerations, time, clothing, and so on.

Diff: 1 Page Ref: 18

Objective: 3.1

4) Managers identify a problem by comparing the current state of affairs to some standard.

Answer: TRUE

Explanation: The standard for comparison might be a goal that has been set, or comparison with some historical standard or standard set by a competitor. For example, a manager might detect a discrepancy between a goal of 100 units sold and the existing state of only 50 units sold. This discrepancy constitutes a problem that must be solved.

Diff: 1 Page Ref: 18

Objective: 3.1

5) All criteria are equally important in the decision-making process.

Answer: FALSE

Explanation: Criteria have differing values, depending on their importance. The importance of an individual criterion is indicated by how it is weighted. The greater the weight assigned to the criterion, the greater its importance.

Diff: 1 Page Ref: 18

Answer: Analytic Skills

Objective: 3.1

Foundations In Personal Finance Chapter 11 Answers

David Parmenter



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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

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