

# **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 Answer Key Unit 1**

**United States. Congress. Senate.  
Committee on Banking and Currency**

## **Foundations In Personal Finance Answer Key Unit 1:**

**Resources in Education** ,2000-10     Kiplinger's Personal Finance ,1997-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     Kiplinger's Personal Finance ,1997-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     *Kiplinger's Personal Finance* ,1997-09 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     *Australian National Bibliography* ,1994

**National Library of Medicine Audiovisuals Catalog** National Library of Medicine (U.S.),1991     **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1958 Includes Part 1 Number 1 2 Books and Pamphlets Including Serials and Contributions to Periodicals January December     FINANCIAL DERIVATIVES S. S. KUMAR,2007-01-21 Designed as a text for postgraduate students of management commerce and financial studies this compact text clearly explains the subject without the mathematical complexities one comes across in many textbooks The book deals with derivatives and their pricing keeping the Indian regulatory and trading environment as the backdrop What s more each product is explained in detail with illustrative examples so as to make it easier for comprehension The book first introduces the readers to the derivatives market and the quantitative foundations Then it goes on to give a detailed description of the Forward Agreements Interest Rate Futures and Stock Index Futures and Swaps The text also focuses on Options Option Pricing Option Hedging and Option Trading Strategies It concludes with a discussion on OTC derivatives KEY FEATURES The application of each derivative product is illustrated with the help of solved examples Practice problems are given at the end of each chapter A detailed glossary important formulae and major website addresses are included in the book This book would also be of immense benefit to students pursuing courses in CA ICWA and CFA     *Kiplinger's Personal Finance* ,1948-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **Kiplinger's Personal Finance** ,1978-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **The Elementary School Library Collection** ,1998     **Renegade Kids, Suburban Outlaws** Wayne S. Wooden,Randy Blazak,2001 Topics covered include exploring boundary between deviance and criminality in the lives of young people who are deeply involved in the youth culture show how youth culture is not a set of categories so much as it is a dynamic and creative response to the confusions of growing up in modern society     **The Washington Post Index** ,2008     **Kiplinger's Personal Finance** ,1987-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

**Entrepreneurship Theory and Practice** Francis J. Greene,2020-02-22 This beautifully written and thoroughly modern

core textbook provides a strong bridge between entrepreneurship theory and practice and looks at the entire life cycle of a business including the often neglected area of business closure Underpinned by strong academic rigour the text takes a critical approach yet is also highly accessible and readable explaining complex concepts clearly and succinctly Research led yet practice oriented it examines the latest evidence based thinking in the field and applies this to the practice of entrepreneurship through a plethora of practical examples global cases useful tools and engaging multi faceted pedagogy Written by a recognised expert on entrepreneurship Entrepreneurship Theory and Practice is the ideal textbook for undergraduate postgraduate and MBA students taking modules on entrepreneurship that blend theory and practice It requires no prior knowledge of entrepreneurship Accompanying online resources for this title can be found at [bloomsburyonlineresources.com/entrepreneurship-theory-and-practice](http://bloomsburyonlineresources.com/entrepreneurship-theory-and-practice) These resources are designed to support teaching and learning when using this textbook and are available at no extra cost

**July 27-28, 1967 and August 7, 1967. Includes testimony of witnesses, pending bills, agency reports, supplementary statements, letters and data** United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Housing and Urban Affairs, 1967 Considers S 593 and numerous related bills dealing with various aspects of housing and urban development with particular emphasis on home ownership and urban housing rehabilitation pt 1 Continuation of hearings on S 511 and 39 related bills diversely intended to improve physical economic and social conditions in urban areas to provide Federal assistance for development and renewal projects and to facilitate the purchase and payment of mortgages by low or moderate income families and educational institutions pt 2 *Housing Legislation of 1967* United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Housing and Urban Affairs, 1967

**Hearings, Reports and Prints of the Senate Committee on Banking and Currency** United States. Congress. Senate. Committee on Banking and Currency, 1967

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