

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)

Foundation In Personal Finance Chapter Answers

Patrick Vollmar



Foundation In Personal Finance Chapter Answers:

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

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

Kiplinger's Personal Finance, 1984-08 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Foundations of Business William M. Pride, Robert J. Hughes, Jack R. Kapoor, 2022-01-19 Build the solid foundation for success both in today's competitive business world and within your professional and personal life with Pride Hughes Kapoor's FOUNDATIONS OF BUSINESS 7E Updates highlight the specific challenges facing businesses and individuals particularly as the nation emerges from the COVID 19 pandemic You examine issues within today's economy business ownership management human resources marketing social media e commerce management information systems accounting and finance You also learn how cultural diversity ethics and social responsibility small business and entrepreneurship and environmental concerns impact both the nation's economy and you as an individual consumer Let the learning features real examples powerful new cases and latest content throughout this edition show you how to become a better employee more informed consumer and a successful business owner Important Notice Media content referenced within the product description or the product text may not be available in the ebook version

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Ed McCarthy,2018-06-13 Graduate from Excel to MATLAB to keep up with the evolution of finance data *Foundations of Computational Finance with MATLAB* is an introductory text for both finance professionals looking to branch out from the spreadsheet and for programmers who wish to learn more about finance As financial data grows in volume and complexity its very nature has changed to the extent that traditional financial calculators and spreadsheet programs are simply no longer enough Today s analysts need more powerful data solutions with more customization and visualization capabilities and MATLAB provides all of this and more in an easy to learn skillset This book walks you through the basics and then shows you how to stretch your new skills to create customized solutions Part I demonstrates MATLAB s capabilities as they apply to traditional finance concepts and PART II shows you how to create interactive and reusable code link with external data

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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

Kiplinger's Personal Finance, 1992-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Foundations of Finance**, 2004

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web a molar mass Li_2CO_3 2 6 941 g 12 01 g 3 16 00 g 73 89 g b molar mass CS_2 12 01 g 2 32 07 g 76 15 g c molar mass $CHCl_3$ 12 01 g 1 008 g 3 35 45 g 119 37 g d molar mass $C_6H_8O_6$ 6 12 01 g 8 1 008 g 6 16 00 g 176 12 g e molar mass KNO_3 39 10 g 14 01 g 3 16 00 g 101 11 g

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web 41 42 chemistry ch 3 mass relationships in chemical reactions molecular mass of NO_2 atomic mass of n 2 atomic mass of o 14 01 ainu 2 16 00 ainu 46 01 amu atomic mass of N_2O_5 2 atomic mass of n 5 atomic mass of o 2 14 01 ainu 5 16 00 ainu 108 02 amu example 3 2 exercise 3 3