# 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 6 Study Guide Key

**Michael Seilmaier** 

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systemic barriers and discrimination the book also addresses the challenges of overcoming these obstacles It provides strategies for dealing with discrimination and racism building resilience and finding support and guidance Furthermore the book emphasizes the importance of giving back to the community and leaving a lasting legacy It encourages readers to use their talents and abilities to make a positive impact on the world and to mentor and inspire others Written in an engaging and accessible style this book is filled with powerful anecdotes thought provoking insights and practical exercises to help readers implement positive changes in their lives It is a must read for anyone who wants to live a fulfilling and purposeful life regardless of the challenges they may face This book is not just a collection of theories and concepts it is a practical guide that empowers readers to take action and achieve their goals With its comprehensive approach actionable strategies and inspiring stories this book is an invaluable resource for anyone seeking success in all aspects of life If you like this book write 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 **GARP Sustainability and** Climate Risk (SCR®) Certificate Exam 2025: Comprehensive Guide for Exam Preparation Anand Vemula, GARP Sustainability and Climate Risk SCR Certificate Exam 2025 Comprehensive Guide for Exam Preparation offers a thorough resource for professionals preparing for the GARP SCR Certification This book provides a detailed exploration of sustainability climate risk and green finance aligning with the latest industry standards and regulatory frameworks The guide covers core topics including climate change science transition and physical risks sustainability reporting ESG Environmental Social and Governance metrics and the regulatory landscape focusing on both global and local perspectives It also highlights the role of scenario analysis carbon pricing and carbon management in preparing for the evolving regulatory and market changes associated with climate risk In addition to theoretical insights the book provides practical strategies for implementing sustainability practices in business understanding carbon footprints and integrating climate risk management into corporate governance Whether you re working in risk management finance or sustainability the book prepares you for the specific demands of the GARP SCR certification offering invaluable practice questions and case studies to help solidify

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