

# **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**

**United States. Congress. House.  
Committee on Financial Services.  
Subcommittee on Oversight and  
Investigations**

## Foundations In Personal Finance Answer Key:

**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

**Kiplinger's Personal Finance**, 1956-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

High Performance Networking, Computing, Communication Systems, and Mathematical Foundations Yanwen Wu, Qi Luo, 2010-03-31 This volume constitutes the refereed proceedings of the International Conference on High Performance Networking Computing and Communication Systems and the International Conference on Theoretical and Mathematical Foundations of Computer Science ICHCC ICTMF 2009 held in Sanya Hainan Island China in December 2009 The 15 revised full papers presented were carefully reviewed and selected out of 60 submissions They range on the various aspects of advances in High Performance Networking Computing Communication Systems and Mathematical Foundations

**Beginners Guide to Financial IQ & Money Management** Randy Silverman, 2019-10-08 Managing your money day in and day out is not an easy task because it is a human issue There is so much knowledge built into this world that the numbers help them manage their lives The goal is to enter lending This is where you have to trust yourself you can succeed in managing your own budget The bottom line is you need to arrive at making the right decisions with thorough investigation and knowing where you're coming from financially and this can only be done through proper money management Money management isn't kind of important it is a very thing With the proper guidance putting together a budget and learning how to manage your money day to day is not to be painful most likely in getting it to be The hardest part is getting yourself to do it The biggest accomplishment you will gain from it is being able to know where you stand financially and take back control of your finances Ultimately you want to be able to build a solid financial foundation for you and your family and you will never be in a compromised situation

**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

**The Girls' Guide to Conquering Life** Erica Catherman, Jonathan Catherman, 2018-05-15 There is a lot a girl needs to know as she grows up and makes her way in the world Having a reference guide of practical how-to life skills and character traits can empower

her to become a confident and capable woman Coauthors Erica and Jonathan Catherman offer this collection of step by step instructions on 100 things girls need to succeed including how to introduce yourself change a flat tire respectfully break up with a guy leave a tip apply for a job ask for a promotion behave during a police stop create a personal budget calculate square footage wash your face clear a clogged drain iron a shirt wear a scarf shoot a basketball sharpen kitchen knives and much more In fact if it s in here it s an important skill or character trait practiced by capable and confident women With great illustrations and sidebars of advice from world class experts this all in one reference tool for young women in the making is the perfect gift for birthdays graduations or any occasion *G.I. Finances* United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises,2004 **Kiplinger's Personal Finance** ,1954-09 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 Personal Finance** Sally R. Campbell, Con,2009-02-01 Designed for presenting answers to workbook activities right where you need them **De Gruyter Handbook of Personal Finance** John E. Grable,Swarn Chatterjee,2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world s leading personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance [Colorado Online Learning](#) ,2011 **Challenges and Solutions in the Digital Economy and Finance** Anna Rumyantseva,Vladimir Plotnikov,Alexey Minin,Hod Anyigba,2022-11-04 This volume presents the proceedings of the 4th International Scientific and Practical Conference on Digital Economy and Finances DEFIN22 at the Saint Petersburg University of Management Technologies and Economics UMTE which took place in March 2022 It includes the newest research on the impact of new digital technologies on the growth and capitalization of companies and the labor market The volume discusses the problems of situational modeling of economic processes and the creation of digital twins of enterprises The contributions analyse how big data and artificial intelligence technologies are shaping the financial markets

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