

## CHAPTER 4 TEST - Personal Finance

10/2015

### Multiple Choice

Identify the choice that best completes the statement or answers the question.

- \_\_\_\_\_ 1. Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?  
a. \$494.63 c. \$514.63  
b. \$569.01 d. \$27.19
- \_\_\_\_\_ 2. Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?  
a. \$41.95 c. \$31.95  
b. \$31.50 d. \$30.00
- \_\_\_\_\_ 3. Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and  $\frac{61}{100}$  dollars. What is the amount of the check written as a numeral?  
a. \$281.00 c. \$281.01  
b. \$821.10 d. \$218.10
- \_\_\_\_\_ 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day. The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?  
a. \$675.27 c. \$678.27  
b. \$675.10 d. \$698.27
- \_\_\_\_\_ 5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?  
a. \$114.04 c. \$115.94  
b. \$99.04 d. \$99.54
- \_\_\_\_\_ 6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

- a. \$344.99 c. \$354.12  
b. \$357.70 d. \$346.38
- \_\_\_\_\_ 7. Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?  
a. \$72.68 c. \$92.68  
b. \$92.21 d. \$72.92
- \_\_\_\_\_ 8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has cash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?  
a. \$249.85 c. \$522.00  
b. \$771.85 d. \$411.85
- \_\_\_\_\_ 9. Which of the following is the correct word form to write on a check for the amount \$756.50?

# Foundations In Personal Finance Chapter 4 Test Answers

**Liyong Dong**



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students basic computer concepts with new exercises case studies and online tools on the Companion Web site

**Fundamentals of Finance** Carolyn Wirth, Andrea Bennett, Jenny Parry, 2021-08-05 This fourth revised and updated edition gives a practical overview of contemporary finance from a New Zealand perspective It helps students understand how the financial system and the institutions within it operate how and why financial decisions are made the tools techniques and concepts used in finance and how they are applied to the major sectors of finance and how individuals plan their short and long term financial activities how business organisations manage and finance their short and long term financial activities Broad in scope Fundamentals of Finance explains the important financial decisions made by businesses and individuals and how these decisions are influenced by the financial environment in which we live and work It provides an introduction to finance that assists students to make their own financial decisions Helpful features include examples self test questions with solutions learning objectives a glossary of terms and useful formulae [Catalog of Copyright Entries. Third Series](#) Library of Congress. Copyright Office, 1960 Includes Part 1 Number 1 Books and Pamphlets Including Serials and Contributions to Periodicals January June [Financial Empowerment in the African American Church](#) Rev. Dr. Donna Taylor, 2018-01-17 This work captures the historical and cultural context for financial literacy in the twenty first century in view of the Great Recession of 2008 to 2009 **Host Bibliographic Record for Boundwith Item Barcode 30112041878379 and Others**, 1910 **Trust Companies**, 1910 **The Journal of the National Education Association** National Education Association of the United States, 1925 [The Nation and Athenaeum](#), 1926 [Microeconomics](#) Ronald M. Ayers, Robert A. Collinge, 2003 [The Saturday Review of Politics, Literature, Science, Art, and Finance](#), 1878 [Journal of the National Education Association](#), 1925 **Personal Finance** Robert B. Walker, Kristy P. Walker, 2016 Personal Finance 2e by Walker Walker offers students an engaging treatment of personal finance while incorporating unique themes an application driven pedagogy and a definitive action plan Unlike other texts on the market it offers a frank and timely discussion of living within one's means and incorporating personal values and priorities into a personal financial plan The intent is to help readers set priorities that guide their finances rather than the other way around This book establishes a path toward financial freedom that is less about accumulating wealth and more about building a future tailored to individual goals With Walker Walker your future looks bright **Business Communication Activebook** John V. Thill, Courtland L. Bovée, 2004 This interactive book will give you the tools you'll need to succeed in today's workplace by developing your essential communication skills Three easy to follow steps planning writing and completing business messages offer a practical strategy for writing and delivering business messages Abundant sample documents show how to apply the principles being discussed This is the only book that offers business communication experience in every chapter through real world on the job simulations featuring actual companies and real world business documents These simulations provide a unique opportunity for you to practice and sharpen your business communication problem solving skills Topics include understanding business communication the three

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