#### Foundations in Personal Finance - Chapter 3 Test

North	Diete

# MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

[1] Which of the following is a consequence of evendraving your chediting account?		1.3365
A.) Bounded check fee from the store	B) Stress from money reconvergement	
C) Overdrati for trops year frank	D) All of the above	
2) Doing a budget does not		25
A) Show if you are overspending to an area		5.0300
B) Make overspending more likely		
C) Remote guilt and shares constitues and	ecianed with a punchase	
D) Make year mercey go kerber	6.0	
3) Yese receifely budget should include:		39
A.) Variable expresses	B) Discretionary experient	
C) Fixed experient	D) All of the above	
4) Which of the following statements is fides?		46
<ul> <li>A) A cash flow statement suspensation all of time period.</li> </ul>	The lacones and serge (spending) over a certain	
B) A budget is a softtwo plan for saving are	d spending.	
<ul> <li>A feediget is meant to community the say past year.</li> </ul>	ing and openiting that has taken place core the	
D) The cash their statement to reflect re at a	visat has elimenty taken place.	
() Which of the following is comothing that a typical millionates would do:		20
A) Losse a new car	B) Spread loss enemy than be senter readons	
C) Replace things that are not broken	DJ Carry debi	
6) Rent is a:		60
A) Thatd expense	B) Variable imposes	
C) Discontinuery expense	D) interestation expense	
7) Keeing continue		79
A) Fixed expense	B) Vasiable expense	2.0.565
C) Uncertainty expense	D) Interestivat expense	

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William M. Pride, Robert J. Hughes, Jack R. Kapoor

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