

Examinations in Personal Finance – Chapter 11 Test

Name: _____ Date: _____

NOTE: Write a CIRCLE. Circle the correct alternative that best completes the statement or answers the question.

- 1) Which of the following is a characteristic of nonbinding joint checking accounts?
a.) Withdrawal requires both parties. b.) Withdrawal requires only one party.
c.) Withdrawal requires both parties. d.) Withdrawal requires only one party.

- 2) Which is a budgeting method?
a.) The zeroing out accounting method.
b.) The envelope budgeting method.
c.) The one-year and three-year zero-based budgeting method.
d.) The pay-it-forward pay method.

- 3) Which of the following is a budgeting method?
a.) The envelope budgeting method.
b.) The pay-it-forward method.
c.) The zeroing out accounting method.
d.) The one-year and three-year zero-based budgeting method.

- 4) Which of the following is a budgeting method?
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- 5) Which of the following is a budgeting method?
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- 9) Which of the following is a budgeting method?
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d.) The one-year and three-year zero-based budgeting method.

- 10) Which of the following is a budgeting method?
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b.) The envelope budgeting method.
c.) The pay-it-forward method.
d.) The one-year and three-year zero-based budgeting method.

Foundations In Personal Finance Ch 3 Test

B Lingard



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