

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. 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. 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 Chapter Money In Review Answer Key

Alison Lui, Nicholas Ryder



Foundations In Personal Finance Chapter Money In Review Answer Key:

The Motley Fool Personal Finance Workbook David Gardner, Tom Gardner, 2003-01-02 Financial advice covering handling money investments savings spending insurance and estate planning **Introduction to Personal Finance** John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals 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 Foundations of Education Leslie S. Kaplan, William A. Owings, 2021-09-09 Now published by SAGE A modern and comprehensive introduction to the field Foundations of Education makes core topics in education accessible and personally meaningful to students pursuing a career within the education profession In a clear and direct prose authors Leslie S Kaplan and William A Owings offer readers the breadth of coverage scholarly depth and conceptual analysis of contemporary issues that will help them gain a realistic and insightful perspective of the field In addition to classic coverage of foundational topics such as educational philosophy history reform law and finance the newly revised Third Edition features a special emphasis on social justice issues considers key debates around today's education trends and underscores the theory and practice behind meeting the needs of all learners This title is accompanied by a complete teaching and learning package Lew Altfest Answers Almost All Your Questions about Money Lewis J. Altfest, 1992 He is one of the most respected names in financial planning and investment management Here featuring a convenient question and answer format Altfest answers the most frequently asked money questions and provides the kind of expert no nonsense advice that only an expert can provide *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 **Annotated Instructor's Edition Peak Performance** Sharon K. Ferrett,2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills Free Press and Diplomatic Review ,1855 **Resources in Education** ,1999-10 The Round Table ,1869 **Basic Knowledge on FinTech** TABF Editorial Board,Hank C.C Huang,2020-04-01 As the field of FinTech continues its progress financial institutions must not only enhance their digitization but also make serious efforts to understand the resulting new opportunities it creates In line with these developments TABF has published the book Basic knowledge on FinTech which was designed by us as a reference for the FinTech Knowledge Test Co authored by TABF staff and other experts it features balanced and credible analysis avoiding trivia and overly complex concepts while emphasizing readability The content structure is based on the World Economic Forum WEF s roadmap for FinTech development adding in TABF s research findings plus other domestic and international trends and practices Not only is Basic knowledge on FinTech suitable for financial proficiency testing but it can also be used as a textbook in university courses supplementing theoretical knowledge with up to date practical knowledge in this rapidly changing field *The Literary Digest* Edward Jewett Wheeler,Isaac Kaufman Funk,William Seaver Woods,Arthur Stimson Draper,Wilfred John Funk,1917 **Marketing Communications** PR Smith,Ze Zook,2024-03-03 This newly updated carefully structured accessible textbook provides students and practitioners with the skills they need to deliver successful marketing communications in today s fast changing hypercompetitive markets The eighth edition of Marketing Communications continues to be a core resource covering all aspects of marketing communications from the planning stages and implementation to measuring data and campaign performance Explore how to navigate buyer behaviour social selling Ad campaigns PR campaigns big data marketing automation AI Virtual Reality and more with this comprehensive textbook Learn through current real world examples from global companies such as Tesla and TikTok and explore what it takes to build a truly integrated successful marketing communications plan Incorporating branding customer journeys customer insights and more Marketing Communications also provides in depth content on the legal requirements you need to develop your strategy including GDPR and AI rules and regulations This edition is packed with intriguing examples from Ed Sheeran to Ariana Grande from FIFA to KFC from Guinness to Google and Airbnb to Amazon This edition looks in depth at ongoing impact of AI in all aspects of marketing communications ensuring that you have the tools necessary to reach today s time poor customers while utilizing the latest technologies Marketing Communications will give readers the confidence to work in an environment of constant technological transformation to create fully integrated strategies and successful campaigns FinTech, Artificial Intelligence and the Law Alison Lui,Nicholas Ryder,2021-07-29 This collection critically explores the use of financial

technology FinTech and artificial intelligence AI in the financial sector and discusses effective regulation and the prevention of crime Focusing on crypto assets InsureTech and the digitisation of financial dispute resolution the book examines the strategic and ethical aspects of incorporating AI into the financial sector The volume adopts a comparative legal approach to critically evaluate the strategic and ethical benefits and challenges of AI in the financial sector critically analyse the role values and challenges of FinTech in society make recommendations on protecting vulnerable customers without restricting financial innovation and to make recommendations on effective regulation and prevention of crime in these areas The book will be of interest to teachers and students of banking and financial regulation related modules researchers in computer science corporate governance and business and economics It will also be a valuable resource for policy makers including government departments law enforcement agencies financial regulatory agencies people employed within the financial services sector and professional services such as law and technology

Vocational Education R. Nata, 2003 Vocational education in America is a large and diverse enterprise Spanning both secondary and post secondary education the curriculum offers programs in a wide range of subjects including agricultural science accounting word processing retailing fashion respiratory therapy child care carpentry welding electronics and computer programming Although vocational education is intended to help prepare students for work both inside and outside the home many educators and policymakers believe it has a broader mission to provide a concrete understandable context for learning and applying academic skills and concepts The vocational curriculum appeals to a diverse group of students Individuals from all racial ethnic backgrounds and all levels of academic ability and socio economic status take vocational education courses The majority of secondary students preparing for college have taken at least one vocational course other than typing Similarly most post secondary students enrolled in less than 4 year institutions routinely participate in vocational education programs This book describes vocational education in America as it has evolved as well as examines the patterns of program participation selected student outcomes and the characteristics of teachers

The Saturday Review of Politics, Literature, Science, Art, and Finance, 1862

Discovering Computers 2007 Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J. Quasney, 2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text Updated for currency this Shelly Cashman Series text offers a complete solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Companion Web site

Fundamentals of Investing Lawrence J Gitman, Michael D Joehnk, Scott Smart, Roger H Juchau, 2015-05-20 What are the best investments for me What about risk Do I need professional help with my investments and can I afford it Mastering the language concepts vehicles and strategies of investing can be challenging Fundamentals of Investing shows how to make informed investment decisions understand the risks inherent in investing and how to confidently shape a sound investment strategy Fundamentals of Investing 3rd edition is completely updated and introduces core concepts and tools used by Australian investors providing a

firm understanding of the fundamental principles of investments Focusing on both individual securities and portfolios students learn how to develop implement and monitor investment goals after considering the risk and return of both markets and investment vehicles Fundamentals of Investing is suitable for introductory investments courses offered at university undergraduate or post graduate level as well as colleges professional certification programs and continuing education courses The New York Times Book Review ,1970 Presents extended reviews of noteworthy books short reviews essays and articles on topics and trends in publishing literature culture and the arts Includes lists of best sellers hardcover and paperback **Illustrated Times** ,1859

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