
Financial Literacy Final Exam | with complete solution

Key components of financial planning include all of the following except:

Write out a detailed plan for accomplishing your goals

Replace money myths with money truths

Buy on credit whenever possible

Regularly monitor and re-assess your financial plan Buy on credit whenever possible

Which of the following statements best describes how Americans are

Credit is marketed so well that we desire to have it while completely dismissing the fact that interest rates and fees continue to destroy our financial well-being

We are taught that we can buy happiness

Buying things on credit has become acceptable in our culture

We are driven by consumerism Credit is marketed so well that we desire to have it while completely dismissing the fact that interest rates and fees continue to destroy our financial well-being

Personal financial success is primarily the result of:

Managing your money behavior

Winning the lottery

Generous welfare and unemployment programs

Inheriting money from your parents Managing your money behavior

Which of the following statements best explains why income alone does not determine wealth?

Investing is the only factor that contributes to wealth building.

Income alone does determine a person's wealth

Only people who are natural savers can become wealthy.

How much money a person makes does not dictate their spending and saving behavior How

much money a person makes does not dictate their spending and saving behavior

Which of the following is a consequence of spending more than you make?

Missed opportunity to save and invest

Stress

A cycle of debt

All of the above All of the above

When it comes to managing money, success is about _____% knowledge and _____% behavior.
20, 80

The widespread financial insecurity of Americans is primarily because: The savings rate of
Americans is low and many borrow in order spend more than they earn

Why was the use of credit uncommon prior to 1917?

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Wenbin Ji



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