

Examinations in Personal Finance – Chapter 10: Time

Name: _____ Date: _____

100% = 40/40 = 100% Correct. Choose the most appropriate description for the compound interest calculation, identify the variables.

10) A future interest calculation is described as compound interest because: 10% _____

- ☒ A) it involves time
 ☐ B) it involves rate
 ☐ C) it involves principal
 ☐ D) it involves interest

11) Which of the following is not a good option when interest is not being compounded? 10% _____

- ☐ A) Monthly
 ☒ B) Quarterly
 ☐ C) Annually
 ☐ D) Semi-annually

12) Which of the following is not a good option when interest is compounded? 10% _____

- ☐ A) Monthly
 ☒ B) Quarterly
 ☐ C) Annually
 ☐ D) Semi-annually

13) What is the correct formula for compound interest?

- ☒ A) $FV = PV(1 + r)^n$
 ☐ B) $FV = PV(1 - r)^n$
 ☐ C) $FV = PV(1 + r/n)^n$
 ☐ D) $FV = PV(1 - r/n)^n$

14) Which of the following statements is correct? 10% _____

- ☐ A) Interest is calculated on the principal amount only.
 ☒ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

15) Which of the following statements is correct?

- ☒ A) Interest is calculated on the principal amount only.
 ☐ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

16) Which of the following statements is correct? 10% _____

- ☐ A) Interest is calculated on the principal amount only.
 ☒ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

17) Which of the following statements is correct? 10% _____

- ☒ A) Interest is calculated on the principal amount only.
 ☐ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

18) Which of the following statements is correct? 10% _____

- ☐ A) Interest is calculated on the principal amount only.
 ☒ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

19) Which of the following statements is correct?

- ☒ A) Interest is calculated on the principal amount only.
 ☐ B) Interest is calculated on the principal amount and the interest earned on the principal.
 ☐ C) Interest is calculated on the principal amount and the interest earned on the interest.
 ☐ D) Interest is calculated on the principal amount and the interest earned on the interest.

Foundations In Personal Finance Chapter 5 Test Answers

Chao Zhang



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