

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. d.) Withdrawal requires none.
10 _____
- 2) Which is a budgeting method?
a.) The zero-sum accounting system.
b.) The envelope budget (the 50-30-20).
c.) The one-year and three-year zero-based budgeting systems.
d.) The pay-yourself first method.
10 _____
- 3) Which of the following is a credit device?
a.) Credit card.
b.) Credit line.
10 _____
- 4) Which of the following statements about credit is true? (Select all that apply.)
a.) To use the highest interest rate on a loan, you should always agree to a variable rate.
b.) To keep the credit limit as low as possible, you should agree to a variable rate.
c.) To keep the credit limit as low as possible, you should agree to a fixed rate.
d.) The credit limit is the amount of money you can borrow from a lender.
10 _____
- 5) Which of the following is a credit device?
a.) Credit card.
b.) Credit line.
10 _____
- 6) Which is a budgeting method?
a.) The zero-sum accounting system.
b.) The envelope budget (the 50-30-20).
c.) The one-year and three-year zero-based budgeting systems.
d.) The pay-yourself first method.
10 _____
- 7) Which is a credit device?
a.) Credit card.
b.) Credit line.
10 _____

Foundations In Personal Finance Ch 3 Test

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