

# **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](http://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](http://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 Of Finance Answer Key

**S Nieto**



## Foundations Of Finance Answer Key:

*Foundations of Finance*, 2004      Foundations of Finance Arthur J. Keown, 2003-04 Designed to provide students with a conceptual understanding of the financial decision making process rather than just introducing them to the tools and techniques of finance this book includes FinCoach a Windows based software to help learn how to solve practically any mathematical problem in Corporate Finance      **FIA Foundations in Financial Management - FFM -Kit** BPP Learning Media, 2013-01-01 FIA Foundations in Financial Management FFM Kit      □□□□□, 1998      Econophysics and Financial Economics Franck Jovanovic, Christophe Schinckus, 2017 This book provides the first extensive analytic comparison between models and results from econophysics and financial economics in an accessible and common vocabulary Unlike other publications dedicated to econophysics it situates this field in the evolution of financial economics by laying the foundations for common theoretical framework and models      *The Routledge Handbook of Financial Geography* Janelle Knox-Hayes, Dariusz Wójcik, 2020-12-14 This handbook is a comprehensive and up to date work of reference that offers a survey of the state of financial geography With Brexit a global recession triggered by the COVID 19 pandemic as well as new financial technology threatening and promising to revolutionize finance the map of the financial world is in a state of transformation with major implications for development With these developments in the background this handbook builds on this unprecedented momentum and responds to these epochal challenges offering a comprehensive guide to financial geography Financial geography is concerned with the study of money and finance in space and time and their impacts on economy society and nature The book consists of 29 chapters organized in six sections theoretical perspectives on financial geography financial assets and markets investors intermediation regulation and governance and finance development and the environment Each chapter provides a balanced overview of current knowledge identifying issues and discussing relevant debates Written in an analytical and engaging style by authors based on six continents from a wide range of disciplines the work also offers reflections on where the research agenda is likely to advance in the future The book's key audience will primarily be students and researchers in geography urban studies global studies and planning more or less familiar with financial geography who seek access to a state of the art survey of this area It will also be useful for students and researchers in other disciplines such as finance and economics history sociology anthropology politics business studies environmental studies and other social sciences who seek convenient access to financial geography as a new and relatively unfamiliar area Finally it will be a valuable resource for practitioners in the public and private sector including business consultants and policy makers who look for alternative approaches to understanding money and finance      **Foundations of Airline Finance** Bijan Vasigh, 2014-11-13 In recent years the airline industry has experienced severe volatility in earnings with airlines recording periods of substantial profits that are closely followed by periods of financial distress This trend has continued into the new millennium with numerous examples of airlines across the globe entering bankruptcy protection or

liquidating The text provides an introduction to both the basics of finance and the particular intricacies of airline finance where there can be significant fluctuations in both revenues and costs This new edition also includes capital budgeting management of current assets financial risk analysis fuel hedging aircraft leasing This textbook contains chapters that cover unique aspects of the aviation financial decision making process These include a rigorous and structured presentation of the buy versus lease decision that is prevalent in the industry a valuation process for aviation assets the recent trend toward privatization and the difficulty inherent in the valuation of a publicly owned or semi publicly owned asset The Foundations of Airline Finance now in its second edition is an introductory text that can be used either as a general financial text or in a specialized class that deals with aviation finance in particular International Law in Financial Regulation and Monetary Affairs Thomas Cottier, John H. Jackson, Rosa M. Lastra, 2012-10-04

Analysing the emerging international legal framework governing financial institutions and markets including monetary policies and monetary regulation this book addresses the cross border issues that arise within this area It highlights the lack of formal international law present and shows how this contributed to the global financial crisis **Foundations of Airport Economics and Finance** Hans-Arthur

Vogel, 2019-03-21 Foundations of Airport Economics and Finance analyzes the impact key economic indicators play on an airport's financial performance As rapidly changing dynamics including liberalization commercialization and globalization are changing the nature of airports worldwide this book presents the significant challenges facing current and future airports Airports are evolving from quasi monopolies to commercial companies operating in a global environment with ever increasing passenger and cargo volumes and escalating security costs that put a greater strain on airport systems This book highlights the critical changes that airports are experiencing providing a basic understanding of both the economic and financial aspects of the air transport industry Identifies the economic roots of airport financial performance and how the interplay of its major parameters affects profitability Bridges the gap between the latest airport academic research and real world airport financial management Covers cases and scenarios of numerous airports from around the world Includes learning aids such as chapter introductions and summaries glossary and appendices **Prentice Hall Guide to Finance**

**Faculty** HASSELBACK, 2001-06-27 *Financial Intermediation in Europe* Luke Drago Spajic, 2012-12-06 Two items were firmly on the European economic agenda in the 1990s financial market integration and the creation of a common or single currency The former was supposed to have been achieved in 1992 via the Single Market Act with some derogations and the latter came into being on January 1 1999 This study is concerned with a particular connection between the two themes namely the process of financial intermediation and especially the role of banking 1 1 Financial Monetary Integration in Europe Up until the mid 1980s European financial intermediation was as elsewhere on shore in the post war period broadly characterised by a relatively high degree of diverse regulatory control and with cross border restrictions e.g. in the form of exchange controls This resulted in the administration of interest rates and pegging of prime market yields as well as

restrictions on intermediary specialisation Hence it was easy to understand why price competition was hardly ever seen Within this kind of environment banks and other financial intermediaries OFIs competed mainly on non price terms for example through the expansion of branch networks The Single Market Programme SMP launched in 1986 was in a complex way intended to level out and open up the domestic markets of the European Union EU to competition from entities in other Member States

*Terminology And Technical Foundations Of Blockchains* Dr. Sumegh Shrikant Tharewal, Dr. Shantanu Pandurang Kanade, Dr. Anuradha Shantanu Kanade, Dr. Sujeet More, 2023-03-16 Blockchains are public and tamper proof digital records that are implemented in a distributed manner i.e. without a central repository Also blockchains often lack a central authority like a bank company or government In their simplest form they allow a group of users to record transactions in a shared ledger accessible only to members of that community Therefore once a transaction has been verified and added to the blockchain it cannot be modified in any way In 2008 the concept of blockchain was combined with other IT technologies and concepts to create modern cryptocurrencies These cryptocurrencies are a form of electronic money secured by cryptographic mechanisms rather than a central repository or authority Widespread public awareness of this technology began in 2009 with the creation of the Bitcoin network the first of several modern cryptocurrencies The exchange of digital information representing electronic money receipts takes place in a decentralized manner in Bitcoin and other analog systems Bitcoin users can digitally sign and transfer their rights to this information to another user The Bitcoin blockchain publicly records this transmission allowing all members of the network to independently verify the authenticity of transactions A scattered group of people is responsible for the self sufficiency and management of the Bitcoin blockchain This along with cryptographic techniques makes the blockchain resistant to later attempts to alter the ledger for example transaction manipulation or block manipulation The creation of various cryptocurrency platforms such as Bitcoin and Ethereum<sup>1</sup> has been made possible thanks to the technology known as blockchain

**The Foundations and Future of Financial Regulation** Mads Andenas, Iris H-Y Chiu, 2013-11-20 Financial regulation has entered into a new era as many foundational economic theories and policies supporting the existing infrastructure have been and are being questioned following the financial crisis Goodhart et al's seminal monograph *Financial Regulation: Why, How and Where Now* Routledge 1998 took stock of the extent of financial innovation and the maturity of the financial services industry at that time and mapped out a new regulatory roadmap This book offers a timely exploration of the Why, How and Where Now of financial regulation in the aftermath of the crisis in order to map out the future trajectory of financial regulation in an age where financial stability is being emphasised as a key regulatory objective The book is split into four sections: the objectives and regulatory landscape of financial regulation; the regulatory regime for investor protection; the regulatory regime for financial institutional safety and soundness; and macro prudential regulation The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specifics The focus of the book is on

the substantive regulation of the UK and the EU as critical examination is made of the unravelling and the future of financial regulation with comparative insights offered where relevant especially from the US Running throughout the book is consideration of the relationship between financial regulation financial stability and the responsibility of various actors in governance This book offers an important contribution to continuing reflections on the role of financial regulation market discipline and corporate responsibility in the financial sector and upon the roles of regulatory authorities markets and firms in ensuring the financial health and security of all in the future Foundations of Financial Management Dwight C. Anderson, McGraw-Hill, Stanley B. Block, Geoffrey A. Hirt, 1999-06 This study guide explores the foundations of financial management It provides additional learning aids and questions and problems including the solutions Sustainable Agriculture Finance Solutions: Supporting Sustainable Agriculture Through Green Finance, Regenerative Agriculture, Food Security, Climate Change Solutions, and Carbon Markets Robert C. Brears, Sustainable agriculture is essential to solving global challenges such as climate change food insecurity and environmental degradation Sustainable Agriculture Finance Solutions reveals how innovative green finance strategies can support regenerative agriculture strengthen food systems and build climate resilience through data driven outcome based investment approaches Understand how sustainable agriculture finance can close funding gaps and support long term climate adaptation Explore how green finance models help scale regenerative agriculture while mitigating investment risks Learn how food security outcomes are enhanced through climate change solutions and inclusive financing Gain insight into the role of carbon markets in monetizing ecosystem services and supporting environmental outcomes See how climate smart agriculture benefits from blended finance ESG integration and public private cooperation Familiarize yourself with outcome based payments MRV systems and the value of agricultural data in impact investing Understand how financial innovation aligns with regenerative agriculture and supports rural economic development Explore how financial regulations and sustainability linked finance drive transparent climate aligned investment This book is an essential resource for professionals advancing sustainable agriculture regenerative agriculture and climate change solutions It offers the insights needed to navigate green finance and carbon markets while aligning investment strategies with food security and sustainability goals FIA Foundations in Audit (INT) - FAU study Text-2013 BPP Learning Media, 2012-11-24 FIA Foundations in Audit UK FAU Study Text 2013 **National Defense Budgeting and Financial Management** Philip J. Candreva, 2017-05-01 The U S Department of Defense accounts for over half of federal government discretionary spending and over 3% of GDP Half of all federal employees work for the Department The annual budget for the military not only provides for those salaries it covers the baseline and wartime operating expenses of the force and hundreds of billions of dollars of investment in new capabilities and technologies Given the materiality of the defense function and amount of resources it consumes the processes for budgeting for defense and managing the funds is important to understand This text provides a fully integrated view of defense budgeting It takes the position that defense budgeting is a specific

instance of public budgeting and public budgeting is a specific instance of public policy In order to fully understand how the nation budgets for defense it first lays a theoretical and conceptual foundation for public policy and public budgeting That is followed by an assessment of the political and policy context for defense including the overarching federal budget process and role of Congress in setting defense policy Only then does the text explore the specifics of defense budgeting how by whom and why the budget is crafted Beyond the topic of budgeting formulating requesting and legitimating the request for funds the book tackles financial management topics Included are discussions of federal appropriations law funds management accounting requirements intragovernmental business transactions and contemporary topics of defense policy such as funding overseas contingency operations in an era of deficit control legislation This book is an appropriate reference for both students and practitioners of defense budgeting and financial management It would also be appropriate in a general public budgeting course Most public budgeting texts focus on state and municipal governments and there are few that address the federal system This book fills that gap and provides a specific example of federal budgeting

**Digitalization of Islamic Finance** Ab. Aziz, Muhammad Ridhwan,Johari, Fuadah,Rafiki, Ahmad,2024-11-29 The integration of technology into Islamic finance is a topic of growing interest with a focus on promoting inclusive and progressive financial systems The use of technology such as blockchain is being considered to enhance the inclusivity and progressiveness of Islamic finance However the transition from conventional to Islamic banking systems presents operational challenges and the industry is still working on standardizing Islamic financial instruments Despite the rapid expansion of Islamic finance there are ongoing debates about its efficiency and the need for further progress in all areas of Islamic finance Digitalization of Islamic Finance provides theoretical frameworks and the latest empirical research findings in the area of Islamic finance to promote inclusive and sustainable financial systems aligned with Islamic principles and to support the achievement of the Sustainable Development Goals SDGs This involves enhancing the efficiency accessibility and impact of Islamic finance through the integration of technology standardizing Islamic financial instruments and increasing awareness among various stakeholders Covering topics such as blockchain technology financial technologies FinTech and public perceptions this book is an excellent resource for professionals researchers practitioners academicians businessmen entrepreneurs policymakers and graduate and postgraduate students

**The Development Dimension Private Philanthropy for Development - Second Edition Data for Action** OECD,2021-12-09 This second edition of Private Philanthropy for Development aims to meet the growing demand for open reliable and comparable data on philanthropic giving Compared to the first edition it collected more data from large foundations and other organisations based in developing countries to have a more comprehensive understanding of cross border financing and domestic giving

**Sustainability Management** Ana Cristina Siqueira,Cristina Neesham,Nancy E. Landrum,Patricia Kanashiro,2025-02-25 Consumer demand for sustainable business practices has never been greater Sustainability Management uses a systems thinking approach to illustrate the interdependencies among

ecosystems societies organizations and individuals Authors Ana Cristina Siqueira Cristina Neesham Nancy E Landrum and Patricia Kanashiro explain why sustainability presents risks and opportunities for businesses how sustainability can be a source of competitive advantage and the business impact on the environment and society This timely new text examines some of today s most pressing issues including social justice racial equity human rights and climate crisis Case Studies tied to UN Sustainable Development Goals spotlight innovative sustainable strategies from companies around the world

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