

# **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 In Personal Finance Answer Key Chapter 2

**Sarah Young Fisher, Susan Shelly**



## **Foundations In Personal Finance Answer Key Chapter 2:**

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

**Personal Leadership in the Age of No Retirement** Tatiana S. Rowson, Kelly Sloan, 2025-03-03 We are living longer and often healthier lives than ever before in history Shouldn't our work lives adapt to this new era of longevity By introducing a sustainable personal leadership development approach that is fit for purpose in this era Personal Leadership in the Age of No Retirement addresses the inevitable shift in societal attitudes towards work health wellbeing and expectations around retirement and helps individuals to effectively navigate the coming years of their lives The book provides a model that is flexible inclusive and individualised The authors experts in organisational psychology and management emphasise the need for recalibration of personal leadership goals and actions for sustainable and fulfilling working lives The book's scientific research insights combined with the relatable examples and practical exercises will help mid career business executives professionals and the general reader reflect on their career journey to date and adapt their personal developmental needs in light of new aspirations and realities so they can plan purposeful and meaningful actions to unlock the next chapter successfully

**The Behavioral Foundations of Public Policy** Eldar Shafir, 2013 Includes bibliographical references and index

**The Complete Idiot's Guide to Personal Finance in Your 20s and 30s** Sarah Young Fisher, Susan Shelly, 2002 Provides information on credit histories budgeting borrowing banking investing and avoiding common financial mistakes

*Macroeconomics ActiveBook Enhanced* Ronald M. Ayers, Robert A. Collinge, 2004-06 This easy to read accessible macro first principles book engages readers with familiar real world examples and applications that bring economics to life This book discusses the macro economy aggregate supply and aggregate demand incentives for productivity money and monetary policy microeconomic foundations output markets input markets market failure and government action and the global economy For financial planners and analysts making personal decisions and evaluating policy decisions

Microeconomics Ronald M. Ayers, Robert A. Collinge, 2003

Resources in Education, 2000

Sweden and the 'Third Way' Philip Whyman, 2018-02-06 This title was first published in 2003 The creation of a Third Way between unfettered capitalism and old style Keynesian corporatist forms of social democracy has become the driving force behind the policy programmes of many left of centre political parties in the industrialised nations of the world today Sweden and the Third Way critically evaluates this new social democracy by examining the profound shift in Swedish political economy from being the prototype old style social democracy towards the Third Way synthesis of neo liberalism and elements of traditional social democracy Philip Whyman evaluates internal and external challenges to Swedish macroeconomic policy including globalisation European integration post Fordist technological change and the relative empowerment of capital to discover the extent to which

national economic autonomy is constrained Furthermore he considers the plausibility of revising the core elements of the traditional Swedish Model as an alternative to the prevailing macroeconomic platform **Lock Your Financial Success** Pardeep Kumar,2021-09-21 What will you get out of this Book Basics of Retail Banking Basics of the Retail Foreign Exchange Inter Bank Foreign Exchange Deals Core Banking Solution Implementation Business Continuity Planning Prudential Norms on the Asset Classification Income Recognition Provisioning and Bad Bank Landscape of the Anti Money Laundering and Anti Terrorist Financing Cyber Crime Security Landscape Risks that Banks and Financial Institutions must mitigate Foundations of the Leasing Hire Purchase Finance Marketing Sales Business Ethics Excellence How to achieve the Financial Goals Freedom The Dynamics of Inflation E commerce Demonetisation Key Concepts and Terms in Retail Banking Personal Finance Careers in Retail Banking Finance Striking Features of the Book Well crafted relevant contemporary contents driven by nearly four decades of the hands on experience of the author in the BFSI IT sectors Reinforced by the well researched data quotes facts Exhilarating as well as irksome anecdotes encountered by the author in the domestic and overseas territories make the book a fascinating read ONE STOP Reference for the Individuals seeking to master the Retail Banking Personal Finance and attain the financial freedom An easy to read fluent and engaging writing style with lucid explanations

**Mathematics without Apologies** Michael Harris,2017-05-30 An insightful reflection on the mathematical soul What do pure mathematicians do and why do they do it Looking beyond the conventional answers for the sake of truth beauty and practical applications this book offers an eclectic panorama of the lives and values and hopes and fears of mathematicians in the twenty first century assembling material from a startlingly diverse assortment of scholarly journalistic and pop culture sources Drawing on his personal experiences and obsessions as well as the thoughts and opinions of mathematicians from Archimedes and Omar Khayy m to such contemporary giants as Alexander Grothendieck and Robert Langlands Michael Harris reveals the charisma and romance of mathematics as well as its darker side In this portrait of mathematics as a community united around a set of common intellectual ethical and existential challenges he touches on a wide variety of questions such as Are mathematicians to blame for the 2008 financial crisis How can we talk about the ideas we were born too soon to understand And how should you react if you are asked to explain number theory at a dinner party Disarmingly candid relentlessly intelligent and richly entertaining Mathematics without Apologies takes readers on an unapologetic guided tour of the mathematical life from the philosophy and sociology of mathematics to its reflections in film and popular music with detours through the mathematical and mystical traditions of Russia India medieval Islam the Bronx and beyond

**Essentials of Management and Leadership in Public Health** Robert Burke,Leonard Friedman,2011-01-28 This book covers the full spectrum of essential competencies required to manage public health organizations from communication and cultural proficiency to leadership relationship building ethics and program planning Book Jacket **Business**

**Communication Activebook** John V. Thill,Courtland L. Bovée,2004 This interactive book will give you the tools you ll need

to succeed in today's workplace by developing your essential communication skills Three easy to follow steps planning writing and completing business messages offer a practical strategy for writing and delivering business messages Abundant sample documents show how to apply the principles being discussed This is the only book that offers business communication experience in every chapter through real world on the job simulations featuring actual companies and real world business documents These simulations provide a unique opportunity for you to practice and sharpen your business communication problem solving skills Topics include understanding business communication the three step writing process letters memos e mail and other brief communications reports and oral presentations and resumes and interviewing for employment An essential and useful tool for anyone interested in developing better business communication skills human resource personnel managers and office workers will find interactive book especially helpful *Beyond Economics* Jan Ott,2020-12-12 There is a lot of attention for happiness but there is also a lot of confusion about the concept and the nature of happiness This book wants to reduce this confusion to make the deliberations and discussions about happiness more productive A reduction of confusion will also make it easier to assess happiness as a possible standard in our personal life and in politics Acceptance of happiness as a standard will have positive effects Acceptance in personal life will make individuals more critical and less vulnerable for adversity and manipulation Acceptance in politics will contribute to a better detection and analysis of social economic problems Such positive effects are important for well being Well being is usually defined as objective well being by experts like medical specialists or psychologists They apply their professional standards like blood pressure or personality characteristics Happiness on the other hand is subjective well being as experienced by the people themselves This happiness is the appreciation of one's own life as a whole and this appreciation is based on standards people have adopted themselves knowingly or unknowingly Happiness as subjective well being and objective well being as defined by experts are complementary It is important to assess objective and subjective well being simultaneously and it is incorrect to ignore one of them *Discovering Computers 2007* Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,Jeffrey J. Quasney,2006-02 Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware software application and system software the Internet and World Wide Web communications e commerce and computers in society *ActiveBook, Management Information Systems* Kenneth C. Laudon,Jane Price Laudon,2003-08 *na* , *F.I.R.E. For Dummies* Jackie Cummings Koski,2024-03-26 Take control of creating your own financial independence and the option to retire early on your terms The Financial Independence Retire Early F I R E movement has inspired many to optimize their finances and retire sooner than they ever imagined This creates the time freedom and happiness you want years or even decades before the traditional age F I R E For Dummies shows you how to make financial freedom and early retirement a reality With the easy to follow steps in this guide you can set yourself up to follow your big dreams without worry of money being an obstacle Decrease debts taxes and expenses while

increasing earnings savings and investing is what gets you on the road toward building your wealth You ll learn how to maximize this process and speed up your time to financial independence and retiring early Discover why the Financial Independence Retire Early F I R E movement has grown so rapidly Get concrete instructions and advice for retiring earlier or putting yourself in the powerful position to leave your job on your terms Plan and organize your finances in a way that doesn't make you feel reliant on a job to financially thrive Overcome the common obstacles for retiring early like losing social connections filling your time strict rules around accessing retirement accounts early or health insurance Learn from someone that has achieved F I R E and helps light the way for you on your own journey This is the perfect Dummies guide for anyone looking to move from the basics of their finances to reaching F I R E and enjoying the time freedom it creates Regardless of where you currently are with your money or career now is the right time to get started      **Discovering Computers:**

**Fundamentals** Gary Shelly,Thomas J. Cashman,Misty Vermaat,2007-02-21 Discovering Computers Fundamentals is a concise yet thorough text ideal for use in computer concepts or application software courses Important Notice Media content referenced within the product description or the product text may not be available in the ebook version      *Cohesion and Growth* Willem Molle,2015-05-15 To combat economic disparity and low growth the European Union has established an integrated policy system that pursues increased cohesion and smart sustainable and inclusive growth This integrated approach is realized through thousands of development projects and takes up more than a third of the total budget of the European Union Despite its significance the policy is subject to many misunderstandings and there is a lot of controversy surrounding its effectiveness Cohesion and Growth seeks to bring clarity to these issues It presents both the theoretical and practical aspects of EU intervention a critical contribution to the understanding of the anatomy of the problems and the way to apply effective solutions to them and a systematic view of the issues at each of the subsequent stages of the whole policy cycle Offering an authoritative analysis of the problems and debates involved this book is essential reading for students policy makers project promoters and researchers concerned with this key area of European policy making      *Resources in Vocational Education* ,1980

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