

Foundations in Personal Finance - Chapter 3 Test

Name _____ Date _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Which of the following is a consequence of overdrawing your checking account? 1) _____
A) Bounced checks fee from the store
B) Stress from money mismanagement
C) Overdraft fee from your bank
D) All of the above
- 2) Doing a budget does not: 2) _____
A) Show if you are overspending in an area
B) Make overspending more likely
C) Remove guilt and shame sometimes associated with a purchase
D) Make your money go further
- 3) Your monthly budget should include: 3) _____
A) Variable expenses
B) Discretionary expenses
C) Fixed expenses
D) All of the above
- 4) Which of the following statements is false? 4) _____
A) A cash flow statement summarizes all of the income and outgo (spending) over a certain time period.
B) A budget is a written plan for saving and spending.
C) A budget is meant to summarize the saving and spending that has taken place over the past year.
D) The cash flow statement is reflective of what has already taken place.
- 5) Which of the following is something that a typical millionaire would do? 5) _____
A) Lease a new car
B) Spend less money than he or she makes
C) Replace things that are not broken
D) Carry debt
- 6) Rent is a: 6) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense
- 7) Eating out is a: 7) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense

Foundations In Personal Finance Chapter 3 Test Review Answers

Lisbeth Schorr



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result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability

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Resources in Education, 1999

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Ebony, 2005-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine

Instructor Edition Shelly, Cashman, Vermaat, 2006-02 Provides a current and thorough introduction to computers by

integrating usage of the World Wide Web with the printed text

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Los Angeles Magazine ,2003-11 Los Angeles magazine is a regional magazine of national stature Our combination of award winning feature writing investigative reporting service journalism and design covers the people lifestyle culture entertainment fashion art and architecture and news that define Southern California Started in the spring of 1961 Los Angeles magazine has been addressing the needs and interests of our region for 48 years The magazine continues to be the definitive resource for an affluent population that is intensely interested in a lifestyle that is uniquely Southern Californian

Annotated Instructor's Edition Peak Performance Sharon K. Ferrett,2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills

Resources in Education ,1996

Bulletin of the Atomic Scientists ,1963-09 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world

Common Purpose Lisbeth Schorr,1998-07-13 In her previous book Within Our Reach renowned Harvard social analyst Lisbeth Schorr examined pilot social programs that were successful in helping disadvantaged youth and families But as those cutting edge programs were expanded the very qualities that had made them initially successful were jettisoned and less than half of them ultimately survived As a result these groundbreaking programs never made a dent on the national or statewide level Lisbeth Schorr has spent the past seven years researching and identifying large scale programs across the country that are promising to reduce on a community or citywide level child abuse school failure teenage pregnancy and welfare dependence From reformed social service agencies in Missouri Michigan and Los Angeles to idiosyncratic public schools in New York City she shows how private and public bureaucracies are successfully nurturing programs that are flexible and responsive to the community that have set clear long term goals and that permit staff to exercise individual judgment in helping the disadvantaged She shows how what works in small scale pilot social programs can be adapted on a large scale to transform whole inner city neighborhoods and reshape America On the heels of the federal government s dismantling of welfare guarantees Common Purpose offers a welcome antidote to our current sense of national despair and concrete proof that America s social institutions can be made to work to assure that all the nation s children develop the tools to share in the American dream

Management John R. Schermerhorn, Jr.,2000-05-23 This revised text focuses on the dynamics of management in the context of a challenging and new work environment Readers will learn about the responsibilities of a manager and what this means for their future career through many practical examples that are interwoven with core concepts and theories They will benefit from the solid

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