

## Foundations in Personal Finance - Chapter 7 Test

Name: \_\_\_\_\_ Date: \_\_\_\_\_

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

- 1) Getting the best deal on a purchase involves doing all of the following, except: \_\_\_\_\_
  - A) Having patience
  - B) Negotiating
  - C) Being first in line for a new product
  - D) Shopping around to find the best deal
- 2) Which of the following is typically not a good place to find a deal? \_\_\_\_\_
  - A) Online auctions
  - B) Consignment shops
  - C) Individualists
  - D) Mall
- 3) Which of the following describes why using cash is a great bargaining tool? \_\_\_\_\_
  - A) Cash is emotional.
  - B) Cash is visual.
  - C) Cash has immediacy.
  - D) All of the above
- 4) Joe tries to bargain at an electronics store that is unable to negotiate the price down. What should be his next step? \_\_\_\_\_
  - A) Ask about 90-days-warranty-on-cash
  - B) Shut up
  - C) Walk away
  - D) All of the above
- 5) Which of the following statements is false? \_\_\_\_\_
  - A) Using a cost-benefit analysis approach to your buying decisions will make you a wise consumer.
  - B) In addition to economic savings, wise consumers also enjoy improved health and have a positive impact on the larger social and even global environment.
  - C) Being a wise consumer involves developing a variety of skills, from product research to careful comparative analysis.
  - D) Wise choices as a consumer have no impact on the larger social environment.
- 6) Which of the following is true about the "if I" take-away technique? \_\_\_\_\_
  - A) This technique involves negotiating the lowest price possible, then throwing something else into the deal.
  - B) This technique should only be used when the "good guy, bad guy" technique is used on you.
  - C) This technique is meant to take advantage of the other person in the negotiations.
  - D) Use this technique prior to negotiating price.

# Foundations Of Personal Finance Chapter 7 Test A

**RC Schank**



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