

# **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 3

**CH Cherryholmes**



### **Foundations In Personal Finance Answer Key 3:**

Foundations of Business William M. Pride, Robert J. Hughes, Jack R. Kapoor, 2022-01-19 Build the solid foundation for success both in today's competitive business world and within your professional and personal life with Pride Hughes Kapoor's FOUNDATIONS OF BUSINESS 7E Updates highlight the specific challenges facing businesses and individuals particularly as the nation emerges from the COVID 19 pandemic You examine issues within today's economy business ownership management human resources marketing social media e-commerce management information systems accounting and finance You also learn how cultural diversity ethics and social responsibility small business and entrepreneurship and environmental concerns impact both the nation's economy and you as an individual consumer Let the learning features real examples powerful new cases and latest content throughout this edition show you how to become a better employee more informed consumer and a successful business owner Important Notice Media content referenced within the product description or the product text may not be available in the ebook version

Essential Personal Finance Lien Luu, Jonquil Lowe, Jason Butler, 2025-06-05 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including the nature of financial institutions markets and economic policy that shape the opportunities and decisions individuals face the range of financial assets available to households risk return trade off basics of portfolio construction and impact of tax the importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches behavioural finance as a key to understanding factors influencing individual and market perceptions and actions using financial data to inform investment selection and create financial management tools that can aid decision making The second edition has been fully updated and includes more information on the cost of living crisis Fintech climate change sustainable finance and cryptocurrencies financial skills and calculations tax trust planning and wills pensions regulation and fraud and additional case studies Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance is a compelling combination of a 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

Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their

personal values and make smart financial decisions that help them achieve their goals

**Personal Finance Workbook for Beginners** Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the quizzes checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners

**Beginners Guide to Financial IQ & Money Management** Randy Silverman, 2019-10-08 Managing your money is a challenge because it's not obvious because it's a human thing so much has been built into this world that the numbers have gotten in the way of the goal itself This is where you have to trust yourself you can succeed in managing your own budget The bottom line is you can arrive at making the right decisions with a little investigation and knowing where you're coming from financially and this can only be done through money management Money management isn't kind of important it's a thing With the proper guidance getting through a budget and learning how to manage your money day to day isn't as painful most likely if you get the help of a professional getting yourself to do the big accomplishment you'll gain from it is being able to know where you stand financially and you can't look back on your finances Ultimately you want to be able to build a solid financial foundation for you and your family without ever being in a compromised situation

Official Gazette of the United States Patent and Trademark Office, 2003

Personal Finance Vickie L. Bajtelsmit, 2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

*Kiplinger's Personal Finance*, 1952-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

**The Girls' Guide to Conquering Life** Erica Catherman, Jonathan Catherman, 2018-05-15 There's a lot a girl needs to know as she grows up and makes her way in the world Having a reference guide of practical how to life skills and character traits can

empower her to become a confident and capable woman Coauthors Erica and Jonathan Catherman offer this collection of step by step instructions on 100 things girls need to succeed including how to introduce yourself change a flat tire respectfully break up with a guy leave a tip apply for a job ask for a promotion behave during a police stop create a personal budget calculate square footage wash your face clear a clogged drain iron a shirt wear a scarf shoot a basketball sharpen kitchen knives and much more In fact if it s in here it s an important skill or character trait practiced by capable and confident women With great illustrations and sidebars of advice from world class experts this all in one reference tool for young women in the making is the perfect gift for birthdays graduations or any occasion      Undergraduate Announcement University of Michigan--Dearborn,1983      **Kiplinger's Personal Finance** ,1955-12 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      Kiplinger's Personal Finance ,1985-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

*Announcement* University of Michigan--Dearborn,1975      **Complete Guide to Nonprofit Organizations** Penina Kessler Lieber,Donald R. Levy,2005      *American Book Publishing Record* ,2006      **Resources in Education** ,1998      **A Critical Introduction to Intellectual Property Law** Patrick R. Goold,2024-05-31 This highly accessible and engaging introduction to IP law encourages readers to critically evaluate the ownership of intangible goods The rigorous pedagogy featuring many real world cases both historical and up to date full colour images discussion exercises end of chapter questions and activities allows readers to engage fully with the philosophical concepts foundational of the subject while also enabling them to independently analyse key cases texts and materials relevant to IP law in the contemporary world This innovative textbook written by one of the leading authorities on the subject is the ideal route to a full understanding of copyright patents designs trade marks passing off remedies and litigation for undergraduate and beginning graduate students in IP law      *The RIA's Compliance Solution Book* Elayne Robertson Demby,2006-05-01 Registered investment advisers are accustomed to regulatory scrutiny But the pressure to understand changing compliance regulations and to meet the requirements they impose has never been more intense A range of scandals and abuses from the laundering of terrorist funds to mutual fund trading shenanigans has caused the Securities and Exchange Commission to tighten regulation and step up enforcement Unfortunately definitive compliance information the kind that can save advisers precious time and spare them serious trouble has not been easy to find Until now The RIA s Compliance Solution Book gathers the information needed most and puts it all in one place Here advisers will find plain English translations of the rules that regulate such issues as advisory contracts and fees advertising and client communications RIA compliance programs and codes of ethics custody of customer accounts completing filing and amending Form ADV selecting brokers and executing trades      **CBSE Class 12 Business Studies Handbook - MINDMAPS, Solved Papers, Objective Question Bank & Practice Papers**

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**Tax Reform Act of 1969** United States. Congress. Senate. Committee on Finance,1969

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## **Table of Contents Foundations In Personal Finance Answer Key 3**

1. Understanding the eBook Foundations In Personal Finance Answer Key 3
  - The Rise of Digital Reading Foundations In Personal Finance Answer Key 3
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Answer Key 3
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Foundations In Personal Finance Answer Key 3
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Answer Key 3

- Personalized Recommendations
- Foundations In Personal Finance Answer Key 3 User Reviews and Ratings
- Foundations In Personal Finance Answer Key 3 and Bestseller Lists
- 5. Accessing Foundations In Personal Finance Answer Key 3 Free and Paid eBooks
  - Foundations In Personal Finance Answer Key 3 Public Domain eBooks
  - Foundations In Personal Finance Answer Key 3 eBook Subscription Services
  - Foundations In Personal Finance Answer Key 3 Budget-Friendly Options
- 6. Navigating Foundations In Personal Finance Answer Key 3 eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundations In Personal Finance Answer Key 3 Compatibility with Devices
  - Foundations In Personal Finance Answer Key 3 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Answer Key 3
  - Highlighting and Note-Taking Foundations In Personal Finance Answer Key 3
  - Interactive Elements Foundations In Personal Finance Answer Key 3
- 8. Staying Engaged with Foundations In Personal Finance Answer Key 3
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Foundations In Personal Finance Answer Key 3
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Answer Key 3
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundations In Personal Finance Answer Key 3
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Answer Key 3
  - Setting Reading Goals Foundations In Personal Finance Answer Key 3
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Answer Key 3

- Fact-Checking eBook Content of Foundations In Personal Finance Answer Key 3
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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