

# **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 Chapter 4 Answer Key

**Victor M. Corman**



## **Foundations In Personal Finance Chapter 4 Answer Key:**

**Foundations of Education** Leslie S. Kaplan, William A. Owings, 2021-09-09 Now published by SAGE A modern and comprehensive introduction to the field Foundations of Education makes core topics in education accessible and personally meaningful to students pursuing a career within the education profession In a clear and direct prose authors Leslie S Kaplan and William A Owings offer readers the breadth of coverage scholarly depth and conceptual analysis of contemporary issues that will help them gain a realistic and insightful perspective of the field In addition to classic coverage of foundational topics such as educational philosophy history reform law and finance the newly revised Third Edition features a special emphasis on social justice issues considers key debates around today s education trends and underscores the theory and practice behind meeting the needs of all learners This title is accompanied by a complete teaching and learning package

**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

**Loose-leaf Version for Quantitative Literacy** Bruce Crauder, Benny Evans, Jerry Johnson, Alan Noell, 2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they ll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice

**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      Foundations of Finance ,2004      *Introduction to Information Systems* R. Kelly Rainer,Brad Prince,Cristobal Sanchez-Rodriguez,Ingrid Splettstoesser-Hoeterp,Sepideh Ebrahimi,2020-09-29 As digital transformation becomes increasingly central to effective corporate strategy today s students must understand information systems role as the backbone to all organizations Known for its rich Canadian content and focus on active learning *Introduction to Information Systems Fifth Canadian Edition* shows students how they can use IS to help their employers increase profitability improve customer service manage daily operations and drive impact in their markets The popular What s in IT for Me framework empowers students in accounting finance marketing human resources production operations management and management information systems MIS to connect their majors to specific IT topics demonstrate value in the organizations they join      *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      **Bowker's Complete Video Directory** ,2000      **Resources in Education** ,2000

*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      **Personal Finance** Bernard J. Winger,Ralph R. Frasca,2006 The treatment of vertical intra brand restraints is one of the most controversial issues of contemporary competition law and policy and there are substantial differences between the world s two leading regimes in this regard In the US resale price fixing merits an effects analysis while in the EU it is prohibited outright Likewise territorial protection is treated laxly in the US while in the EU absolute territorial protection due to the single market imperative is chased with fire and sword      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      **Discovering Computers** Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,2007-02 *Discovering Computers 2008* provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text This Shelly Cashman Series text offers a complete and engaging solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Online Companion Updated for currency students will learn the latest trends in technology and computer concepts      **Congressional Record** United States. Congress,1996      **Ebony** ,2001-10 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      **Oncology Rehabilitation E-Book** Deborah Doherty,Chris Wilson,Lori Boright,2022-07-23 Coverage of physical therapy patient management includes acute care outpatient and multidisciplinary clinical settings along with in depth therapeutic management interventions Content on the continuum of cancer care addresses the primordial primary secondary tertiary and quaternary stages in prevention and treatment Focus on clinicians includes the professional roles responsibilities self care and values of the oncology rehabilitation clinician as an integral member of the cancer care team Information on inseparable contextual factors helps in dealing with administrative infrastructure and support advocacy payment and reimbursement of rehabilitation as well as public policy Evidence Summary and Key Points boxes highlight important information for quick at a glance reference Clinical case studies and review questions enhance your critical thinking skills and help you prepare for board certification specialty practice and or residency Enhanced eBook version included with print purchase allows you to access all of the text figures and references from the book on a variety of devices Resources in the eBook include videos board review questions case studies and a curriculum map to highlight and demonstrate the correlation to the requirements for Oncology Rehabilitation Residency programs and the board certification exam Guidebook approach provides immediate meaningful application for the practicing oncology rehabilitation clinician

*Marketing Communications* PR Smith,Ze Zook,2024-03-03 This newly updated carefully structured accessible textbook provides students and practitioners with the skills they need to deliver successful marketing communications in today s fast changing hypercompetitive markets The eighth edition of Marketing Communications continues to be a core resource covering all aspects of marketing communications from the planning stages and implementation to measuring data and campaign performance Explore how to navigate buyer behaviour social selling Ad campaigns PR campaigns big data marketing automation AI Virtual Reality and more with this comprehensive textbook Learn through current real world examples from global companies such as Tesla and TikTok and explore what it takes to build a truly integrated successful marketing communications plan Incorporating branding customer journeys customer insights and more Marketing Communications also provides in depth content on the legal requirements you need to develop your strategy including GDPR and AI rules and regulations This edition is packed with intriguing examples from Ed Sheeran to Ariana Grande from FIFA to KFC from Guinness to Google and Airbnb to Amazon This edition looks in depth at ongoing impact of AI in all aspects of marketing communications ensuring that you have the tools necessary to reach today s time poor customers while utilizing the latest technologies Marketing Communications will give readers the confidence to work in an environment of constant technological transformation to create fully integrated strategies and successful campaigns      Management by Process John Jeston,Johan Nelis,2008-09-10 Business Processes are one of the critical drivers for any organisation in realizing their organizational strategic objectives This means that management must constantly review and realign organizational processes

to reflect the massively unfixed nature of business demands such as changing market circumstances the changing demands of new customer and existing customers new products and pricing changes in strategy and linking processes to new partners and suppliers Establishing and maintaining a process focused organization is critical as organizations are pressured to keep achieving further growth and profitability preferably in double digits whilst the avenues available for achieving this growth are getting more and more restricted due to legislation global competition and saturation in the market place This highly accessible book provides a clear and thorough exposition of the six key dimensions necessary for the creation of a process focused organization process governance strategic alignment methods execution implementation people culture technology Each of these critical Dimensions are given a systematic and revealing treatment examining each Dimension in terms of Importance Key trends in this area Elements that comprise the dimension Detailed description of the elements that comprise the ideal or visionary position Road map of how to get there from various starting positions *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 **Organizational Behavior** Stephen P. Robbins, 1991

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