

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. 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. 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 Unit 1

Lei Shi



Foundations In Personal Finance Answer Key Unit 1:

The book delves into Foundations In Personal Finance Answer Key Unit 1. Foundations In Personal Finance Answer Key Unit 1 is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Foundations In Personal Finance Answer Key Unit 1, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Foundations In Personal Finance Answer Key Unit 1
 - Chapter 2: Essential Elements of Foundations In Personal Finance Answer Key Unit 1
 - Chapter 3: Foundations In Personal Finance Answer Key Unit 1 in Everyday Life
 - Chapter 4: Foundations In Personal Finance Answer Key Unit 1 in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Foundations In Personal Finance Answer Key Unit 1. This chapter will explore what Foundations In Personal Finance Answer Key Unit 1 is, why Foundations In Personal Finance Answer Key Unit 1 is vital, and how to effectively learn about Foundations In Personal Finance Answer Key Unit 1.
 3. In chapter 2, the author will delve into the foundational concepts of Foundations In Personal Finance Answer Key Unit 1. The second chapter will elucidate the essential principles that must be understood to grasp Foundations In Personal Finance Answer Key Unit 1 in its entirety.
 4. In chapter 3, the author will examine the practical applications of Foundations In Personal Finance Answer Key Unit 1 in daily life. This chapter will showcase real-world examples of how Foundations In Personal Finance Answer Key Unit 1 can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Foundations In Personal Finance Answer Key Unit 1 in specific contexts. The fourth chapter will explore how Foundations In Personal Finance Answer Key Unit 1 is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Foundations In Personal Finance Answer Key Unit 1. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Foundations In Personal Finance Answer Key Unit 1.

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Table of Contents Foundations In Personal Finance Answer Key Unit 1

1. Understanding the eBook Foundations In Personal Finance Answer Key Unit 1
 - The Rise of Digital Reading Foundations In Personal Finance Answer Key Unit 1
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Answer Key Unit 1
 - 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 Unit 1
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Answer Key Unit 1
 - Personalized Recommendations
 - Foundations In Personal Finance Answer Key Unit 1 User Reviews and Ratings
 - Foundations In Personal Finance Answer Key Unit 1 and Bestseller Lists
5. Accessing Foundations In Personal Finance Answer Key Unit 1 Free and Paid eBooks
 - Foundations In Personal Finance Answer Key Unit 1 Public Domain eBooks
 - Foundations In Personal Finance Answer Key Unit 1 eBook Subscription Services
 - Foundations In Personal Finance Answer Key Unit 1 Budget-Friendly Options
6. Navigating Foundations In Personal Finance Answer Key Unit 1 eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Answer Key Unit 1 Compatibility with Devices
 - Foundations In Personal Finance Answer Key Unit 1 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Answer Key Unit 1
 - Highlighting and Note-Taking Foundations In Personal Finance Answer Key Unit 1
 - Interactive Elements Foundations In Personal Finance Answer Key Unit 1

8. Staying Engaged with Foundations In Personal Finance Answer Key Unit 1
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Answer Key Unit 1
9. Balancing eBooks and Physical Books Foundations In Personal Finance Answer Key Unit 1
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Answer Key Unit 1
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 Unit 1
 - Setting Reading Goals Foundations In Personal Finance Answer Key Unit 1
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundations In Personal Finance Answer Key Unit 1
 - Fact-Checking eBook Content of Foundations In Personal Finance Answer Key Unit 1
 - 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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web 1 place the frog in the dissecting pan ventral side up examine the hind and forelegs the hind legs are strong and muscular for jumping and swimming the forelegs provide balance and cushion the frog when it lands after jumping notice the toes on each 2 locate the large bulging eyes the frog has 3 eyelids

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web complete student instructions for the dissection of the frog starting with the external anatomy and the anatomy of the mouth student guide requires them to label images and answer questions students continue with the internal anatomy where they open the abdominal cavity to reveal the major organs

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web in the frog dissection gizmo you will complete a virtual dissection of a female and male frog first select the female frog then click on the rotate button with the rotate button selected click and drag on the frog to rotate it observe what the female

frog looks like now select show male at the bottom left to switch to the male frog

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web and answer questions in italics during the lab and answer all others later part a introduction 1 what class does the frog belong to 2 why does a frog belong to that class 3 why are amphibians considered to be a unique evolutionary group part b external anatomy orientation 4 locate the following orientations on your frog a

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web the season adapts the first eight volumes chapters 1 70 of tite kubo s bleach manga series spanning twenty episodes the episodes plot covers the adventures of ichigo kurosaki after becoming a soul reaper and assuming the duties of soul reaper rukia kuchiki the arc initially ran from october 5 2004 to february 22 2005 in japan on tv

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web to save his family ichigo accepts rukia s offer of taking her powers and becomes a soul reaper as a result however as rukia is unable to regain her powers ichigo is given the daunting task of hunting down the hollows that plague their town

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web a 15 year old teenager named kurosaki ichigo has the ability to see the undead ghosts spirits the journey begins when ichigo first meets with rukia kuchiki a shinigami soul reaper her mission in the real world is to find evil spirits called hollow then capture them

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web the day i became a shinigami is the first episode of the bleach anime fifteen year old ichigo kurosaki has the uncanny ability to see ghosts but otherwise lives an ordinary life however once a shinigami named rukia kuchiki appears before him everything changes

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web when ichigo stops to help the ghost the girl with the dark hair dressed in the old fashioned clothing shows up to kill the monster everybody thinks there was another explosion that night ichigo goes to his room wondering who the strange girl was he sees a black butterfly and the girl steps into his room

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