

# **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 Chapter 4

**Hongru Du**



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

Nonprofits as Policy Solutions to the Burden of Government Herrington J. Bryce, 2017-01-23 This book addresses a specific subset of nonprofits that are chartered with a single mission decrease the burden of government Designing and engaging nonprofits to lessen the burden of government requires a specific description and acknowledgement of the burden to be lessened and these may include the provision of infrastructure the relief of debt or the provision of general public services that are not motivated by charity It also requires the assignment of specific operating powers to the nonprofit including the power of eminent domain This book explores these and other related topics including the avoidance of resource dependence on government when attempting to reduce its burden The book is addressed to the policy makers and rule makers who design policies that affect the ability of the nonprofit to effectively lessen the burden of government It is also addressed to public administrators in search of innovative ways of implementing these policies consistent with the laws and to the creative nonprofit managers who are charged with carrying out the mission often in collaboration with the government or other entities To the advanced student in all related fields the author offers not only material for discussion but enables discovery of what is possible by giving key examples of organizations meeting the terms and objective of lessening a significant burden of government

Infinity Banking for Nerds: Wealth Building, PASSIVE Income, Investing, Investment Strategies, Money Management, Personal Finance Matt Kingsley, Are you tired of playing by the financial rules set by banks and institutions that don't have your best interests at heart Ready to seize control of your financial destiny and unlock the secrets to building wealth on your terms Becoming Your Own Infinity Banker is the game changer you've been searching for In this groundbreaking book we dive deep into the Infinite Banking Concept IBC a revolutionary strategy that empowers you to transform your whole life insurance policy into a powerful financial tool Forget about traditional banking's one size fits all approach It's time to rewrite the rules and become the master of your own financial universe Why Becoming Your Own Infinity Banker is a Must Read Discover the Power of Whole Life Insurance Uncover the hidden potential of whole life insurance far beyond its death benefit Learn how to leverage its cash value for loans investments and securing your financial future Master the Art of Self Financing Say goodbye to reliance on banks and lenders We'll show you how to use your policy to finance life's big purchases cars education even your dream home while your wealth continues to grow Build Wealth Without the Risk Learn how to grow your savings securely shielded from the volatility of the stock market With IBC your money works for you compounding and accumulating tax free Create a Legacy of Financial Freedom This isn't just about achieving your financial goals it's about setting up a legacy for generations to come We'll guide you through planning and building a financial inheritance that transcends time Practical Real World Strategies Packed with actionable advice real life examples and practical tips this book is your roadmap to financial independence Each chapter ends with wealth and retirement ideas to implement at every stage of your journey Who Needs This Book The Forward Thinking Investor You re

already investing but know there s a smarter way to secure your financial future The Aspiring Entrepreneur You re ready to start or grow your business and need flexible reliable financing options The Financial Freedom Seeker You re tired of financial uncertainty and ready to take control of your destiny with a proven strategic approach Becoming Your Own Infinity Banker is more than a book it s your first step towards a future where you call the financial shots No more playing by the banks rules no more uncertainty about your financial future The power to change is in your hands Are you ready to become your own banker to build wealth secure your future and achieve financial independence on your terms Becoming Your Own Infinity Banker is the key Unlock your financial potential today and embark on a journey to a richer tomorrow

*Foundations of Finance* Arthur J. Keown,2003-04 Designed to provide students with a conceptual understanding of the financial decision making process rather than just introducing them to the tools and techniques of finance this book includes FinCoach a Windows based software to help learn how to solve practically any mathematical problem in Corporate Finance

**Lock Your Financial Success** Pardeep Kumar,2021-09-21 What will you get out of this Book Basics of Retail Banking Basics of the Retail Foreign Exchange Inter Bank Foreign Exchange Deals Core Banking Solution Implementation Business Continuity Planning Prudential Norms on the Asset Classification Income Recognition Provisioning and Bad Bank Landscape of the Anti Money Laundering and Anti Terrorist Financing Cyber Crime Security Landscape Risks that Banks and Financial Institutions must mitigate Foundations of the Leasing Hire Purchase Finance Marketing Sales Business Ethics Excellence How to achieve the Financial Goals Freedom The Dynamics of Inflation E commerce Demonetisation Key Concepts and Terms in Retail Banking Personal Finance Careers in Retail Banking Finance Striking Features of the Book Well crafted relevant contemporary contents driven by nearly four decades of the hands on experience of the author in the BFSI IT sectors Reinforced by the well researched data quotes facts Exhilarating as well as irksome anecdotes encountered by the author in the domestic and overseas territories make the book a fascinating read ONE STOP Reference for the Individuals seeking to master the Retail Banking Personal Finance and attain the financial freedom An easy to read fluent and engaging writing style with lucid explanations [The Behavioral Foundations of Public Policy](#) Eldar Shafir,2013 Includes bibliographical

references and index **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      **Advances in Entrepreneurial Finance** Rassoul Yazdipour,2010-12-17 Advances in Entrepreneurial Finance brings together contributions from researchers from the fields of entrepreneurship behavioral finance psychology and neuroscience to shed new light on the dynamics of decision making and risk taking by entrepreneurs and venture capitalists VCs Every new venture requires access to capital at competitive interest rates and much has been written on general entrepreneurship by management scholars and financial contracting by financial economists using traditional finance theory with all its highly restrictive assumptions regarding decision makers cognitive capabilities and behavior But recent developments in behavioral finance can now be applied to understand how entrepreneurs and VCs perceive risk and uncertainty and how they decide and act accordingly Showcasing the latest research this volume demonstrates that findings from the behavioral and neuroscience arenas can and do explain decision making by entrepreneurs and venture investors in the real world Consequently such findings have practical implications not only for entrepreneurs venture capitalists and their advisors but also all government agencies and NGOs that want to support product and technological innovation capital formation job creation and economic development      *Resources in Education*,2000      **Cumulative List of Organizations Described in Section 170 (c) of the Internal Revenue Code of 1954**,2000      Microeconomics Ronald M. Ayers,Robert A. Collinge,2003

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