

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 Chapter 6 Study Guide Key

Christian Drosten



Foundations In Personal Finance Chapter 6 Study Guide Key:

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Economics Robert C. Bingham, 1975

Money Magic Prabhu TL, 2025-01-17 Are you ready to embark on a life changing journey towards financial abundance and prosperity? If so, *Money Magic: Unlocking the Secrets to Abundance* is your key to unlocking the door to a world where financial dreams become a reality. In the fast-paced and often unpredictable world of finance, understanding the secrets of money is a powerful advantage. This book, authored by a seasoned financial expert, is your personal guide to achieving the financial freedom you've always dreamed of. With *Money Magic*, you'll discover that the power to manifest abundance is not a mystical concept but a practical skill that you can develop and apply in your life. What Awaits You Inside *Money Magic* is a comprehensive and transformative journey that takes you from financial uncertainty to a place of confidence and abundance. Each page is filled with practical insights, actionable strategies, and a wealth of knowledge that will empower you to take control of your financial destiny. Here's a glimpse of what awaits you:

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- Building a Strong Financial Foundation:** Discover the importance of budgeting, debt management, and savings as the cornerstones of your financial success. Gain the skills to create a robust financial base.
- Entrepreneurial Spirit:** Unleash your inner entrepreneur as you identify business opportunities, overcome fears and doubts, and take the leap into entrepreneurship.
- Vision and Strategy:** Craft a compelling business vision and develop winning strategies that adapt to the ever-changing business landscape.
- Abundance in Action:** Leverage the law of abundance by building powerful networks, nurturing relationships, and collaborating for success.
- Financial Literacy:** Enhance your financial education and decision-making prowess by understanding financial statements and making informed choices.
- Money and Mindfulness:** Cultivate mindfulness in your financial habits, explore the connection between health and wealth, and unlock meditation and visualization techniques for financial success.
- The Art of Sales:** Master the art of selling, build trust with customers, and turn leads into lifelong clients.
- Marketing Magic:** Create a compelling brand, explore digital marketing strategies, and employ effective advertising techniques to drive your business forward.
- Negotiation and Deal Making:** Develop strategies for successful negotiations, close deals with confidence, and foster win-win approaches.
- Financial Freedom through Investing:** Explore investment vehicles, create passive income streams, and master risk management in investing.
- Innovation and Creativity in Business:** Foster a culture of innovation, think outside the box, and turn your ideas into profitable ventures.
- Leadership and Team Building:** Cultivate effective leadership qualities, build high-performing teams, and lead with empathy and purpose.
- The Power of Persistence:** Overcome obstacles and setbacks, embrace failure as a learning opportunity, and stay committed to your goals.

Money Magic is not just a book; it's your personal roadmap to financial empowerment and personal growth. Whether you're an aspiring entrepreneur, a seasoned business professional, or someone seeking financial

transformation this book is your companion on the journey to unlocking the secrets of abundance Don t miss out on the opportunity to transform your financial reality and live a life filled with prosperity Get ready to unlock the magic of money and manifest your dreams **Resources in Education** ,2001-10 **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 **Escape the Broke Mentality Forever: How to Think Like the Wealthy** Ahmed Musa,2025-03-13 The way you think about money directly influences your ability to build wealth Escape the Broke Mentality Forever teaches you how to break free from limiting beliefs and adopt the mindset of the wealthy This book dives into the psychological barriers that prevent people from becoming financially successful offering actionable steps to overcome self doubt and scarcity thinking You ll learn how to shift your mindset from one of lack to abundance embrace opportunities and think long term about your wealth building strategies If you re tired of struggling with finances and are ready to start thinking and acting like a wealthy individual this book provides the roadmap to financial success

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

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Management: A Guide to Self-Discipline, Success, and Fulfillment Aditya Pratap Bhuyan,2025-03-07 In today's fast paced and competitive world mastering personal management is the key to success *Personal Management A Guide to Self Discipline Success and Fulfillment* is a comprehensive resource designed to help individuals take control of their lives develop essential life skills and achieve long term personal and professional growth This book covers a wide range of topics including time management self discipline financial literacy emotional intelligence networking leadership and work life balance Each chapter provides practical strategies actionable tips and real life examples to help readers cultivate habits that lead to efficiency confidence and fulfillment Whether you're struggling with productivity decision making or maintaining a healthy lifestyle this book offers step by step guidance to improve all aspects of your personal and professional life Key highlights of the book include Time Management Discipline Learn to prioritize tasks eliminate procrastination and stay organized Financial Management Smart Spending Master budgeting saving and investing for a secure future Professional Growth Networking Build meaningful relationships and advance in your career Emotional Intelligence Leadership Develop interpersonal skills and become an effective leader Stress Management Work Life Balance Maintain mental well being while excelling in your career Whether you're a student working professional entrepreneur or someone striving for self improvement this book provides the tools needed to navigate challenges and build a structured successful and fulfilling life Take charge of your future today *The Debt Detox Challenge: Reclaiming Your Financial Destiny* Shu Chen Hou, Discover Financial Freedom with The Debt Detox Challenge Are you tired of the suffocating burden of debt Are financial worries keeping you up at night It's time to break free from the shackles of debt and embark on a life changing journey towards financial independence Introducing The Debt Detox Challenge Reclaiming Your Financial Destiny your ultimate guide to a debt free prosperous future In this transformative book we unravel the secrets to conquering debt and taking control of your financial destiny With a clear roadmap and practical strategies you'll learn how to Develop a Debt Payoff Mindset Discover the psychology of debt and unlock the power of a debt payoff mindset Say goodbye to the fear and anxiety that debt brings and welcome a future of financial freedom Set Clear Financial Goals Define your financial objectives whether it's buying a home retiring comfortably or living debt free Learn how to set achievable short term and long term goals that will keep you motivated on your journey Craft a Debt Reduction Strategy Master the art of debt reduction with proven techniques like the debt snowball and avalanche methods Prioritize your debts tackle high interest ones and watch your balances shrink Create a Realistic Budget Say farewell to financial chaos and hello to a well structured budget that works for you Learn how to track

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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

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money management and financial planning The result is a compelling combination of an undergraduate 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 **The Aspen Institute Guide to Socially Responsible MBA Programs: 2008-2009**

The Aspen Institute, 2008-06-23 The Aspen Institute a premier non profit research organization for corporate social responsibility offers the first comprehensive guide to the world s leading global MBA programs in CSR an indispensable guide for prospective students universities hiring companies and libraries This guide provides an overview of how global MBA programs bring social impact management into their curricular and extracurricular programs Social impact management which includes environmental ethical and corporate governance issues is the field of inquiry at the intersection of business needs and wider societal concerns that reflects their complex interdependency Without an understanding of this interdependency neither business nor the society in which it operates can thrive Each year business schools from around the world strive to differentiate themselves and attract the best and the brightest future business leaders while prospective MBAs are looking for a program that will provide effective management skills to succeed in the changing face of business The bottom line is no longer exclusively dedicated to financial returns Rather business leaders must also consider the environmental and social impacts of their decisions in order to compete in today s marketplace The MBA schools that participate in the Aspen Institute s survey and are therefore highlighted in the Aspen Institute Guide for Socially Responsible MBA Programs 2008 2009 are leaders in integrating these issues into their MBA curricula **Research in Education** ,1974

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