

# **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)

# Personal Finance Chapter 7answer Key

**Karl Biedenweg, Ph.D.**



## **Personal Finance Chapter 7 answer Key:**

**Personal Finance, Grades 5 - 12** Karl Biedenweg, Ph.D.,1999-01-01 Encourage students to apply financial concepts to their own lives Chapters include explanations and student activities focusing on banking insurance and investments

**Personal Finance** Jane King,Mary Carey,2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text

**Personal Finance** E. Thomas Garman,1999-10     The Seventh Solution Pasquale De Marco,2025-04-13 Pasquale De Marco takes you on a profound and enlightening journey through the intricacies of human existence in The Seventh Solution This comprehensive guide delves into the depths of our being exploring the biological and psychological roots of our behavior and unraveling the mysteries of decision making Discover how culture and society shape our choices and embark on a quest for optimal living Uncover the key elements of optimal living identifying the obstacles that hinder your progress and the strategies that empower you to flourish Navigate the complexities of human relationships building and maintaining healthy connections resolving conflicts with empathy and embracing the challenges of intimacy Master the art of communication exploring different styles fostering active listening and empathy and understanding the nuances of nonverbal cues Embark on a transformative journey of self discovery embracing self awareness and self reflection as you uncover your hidden talents and strengths Confront self limiting beliefs seeking to transcend them and achieve self actualization Delve into the enigma of time management creating systems that prioritize tasks set goals and overcome procrastination Explore the path to financial freedom delving into the fundamentals of financial planning creating budgets and investing wisely Build wealth through passive income and achieve financial independence ensuring a secure and fulfilling future Recognize the delicate balance between health and wellness emphasizing the importance of a healthy diet regular exercise and stress management Navigate the complexities of major life transitions embracing change as an integral part of life s journey Find growth and renewal in transitions and overcome the challenges of grief and loss With The Seventh Solution you have a roadmap to a life of purpose fulfillment and optimal living Embrace the transformative power of self discovery and embark on a journey towards a life that resonates with your deepest aspirations If you like this book write a review on google books     Personal Finance, Grades 5 - 8 Biedenweg,2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up

This 80 page workbook features eight chapters of valuable financial information It includes reproducibles and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future

**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*, 2009-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

**Personal Finance for Everyday Challenges** H. Nejat Seyhun, 2022-02-21 This book is essential reading for college students faculty parents of college students and mid career professionals We are all faced with important career decisions throughout our lives such as where to go to college or graduate school what field to study or what career to pursue We also face important personal decisions such how to save and spend how to prepare for retirement and whose advice to take or reject This book provides a powerful set of personal finance concepts that will help the reader analyze their choices before the fact and help them make the best decisions possible They are based on the principles of finance that is how we make decisions to achieve the best possible outcomes in the face of uncertainty

**Fixed** John Y. Campbell, Tarun Ramadorai, 2025-10-21 Two leading economists reveal why today's personal finance markets are rigged against us and offer practical steps to fix them We interact with the financial system every day whether taking out or paying off loans making insurance claims or simply depositing money into our bank accounts Fixed exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe looking at everything from short term saving and borrowing to loans for education and housing financial products for retirement and insurance They show how the system is fixed to benefit those who are wealthy and more educated while encouraging financial mistakes by those who are aren't making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives Campbell and Ramadorai describe how some even opt out of the financial system altogether relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals families and the economy more broadly With the explosive growth of the global middle class longer lifespans and greater numbers of seniors managing their money alone the pitfalls of personal finance now affect billions of people around the world Fixed proposes concrete

solutions that harnesses the expertise of economists the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people     Credit Repair Amy Loftsgordon, Cara O'Neill, 2022-10-25 Financing a reliable car or the home of your dreams requires good credit Having low credit scores will increase the interest and fees you ll pay to borrow money and might even prevent you from getting a loan renting an apartment or being approved for a credit card This comprehensive how to manual will help you build your credit and teach you how to protect it from future damage     **Mathematics in Action** Doug Brown, 1999-09 Chapters begin with looking back exercises for consolidation of the work Fully differentiated contents with graded exercises Review sections enable students to develop mathematical competence and confidence Photocopiable resource for General and Credit Students

**Climate Change and Cities** Cynthia Rosenzweig, William D. Solecki, Patricia Romero-Lankao, Shagun Mehrotra, Shobhakar Dhakal, Somayya Ali Ibrahim, 2018-03-29 Climate Change and Cities bridges science to action for climate change adaptation and mitigation efforts in cities around the world     *Automating Finance* Juan Pablo Pardo-Guerra, 2019-05-16 Explains how stock markets became automated through the work of invisible technologists redefining the fabric of finance for the twenty first century     Rethinking Public Private Partnerships Lewis, Mervyn K., 2021-08-27 Public private partnerships PPPs have been a controversial approach to procuring public infrastructure services Against a background of recent trenchant criticism of PPPs Mervyn K Lewis a leading scholar in the area re examines their utility He questions what PPPs can and cannot do why governments choose this route and whether PPPs can ever be good value for money     **Kiplinger's Personal Finance** , 2009-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     *Raising the Measures: Unraveling Government Actions towards Climate Change* Lucy Frey, 2025-03-04 In this thought provoking book delve into the complex and pressing issue of climate change like never before Without skipping a beat explore the multifaceted role of governments and international policies in tackling this global crisis head on From the remarkable Paris Agreement to other crucial initiatives witness the meticulous efforts made by governing bodies to grapple with the Earths changing climate This captivating exploration offers a gripping and unbiased analysis of the ever evolving relationship between governments policies and the fight against climate change Brace yourself for a revealing journey that will leave you questioning the very fabric of our global governance system     **The Finance of Higher Education** Michael B. Paulsen, John C. Smart, 2001 A wide ranging examination of the governmental and institutional policies and practices and essential theories and areas of research that in combination establish the foundation explore and extend the boundaries and expand the base of knowledge in the     Personal Finance Law Quarterly Report , 1983     *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     Financing Infrastructure Projects  
Tony Merna,Cyrus Njiru,2002 Project finance as a tool for financing infrastructure projects Public finance for infrastructure projects Financial instruments Financial engineering Restructuring projects Financial markets The concession or build own operate transfer BOOT procurement strategy The private finance initiative Challenges and opportunities for infrastructure development in developing countries Financial institutions Privatisation as a method of financing infrastructure projects Typical risks in the procurement of infrastructure projects Mechanism for risk management and its application to risks in private finance initiative projects Insurance and bonding Case study of a toll bridge project Case study on managing project financial risks utilising financial engineering techniques

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