

# **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 Answer Key

**L Reisser**



## Personal Finance Answer Key:

**Kiplinger's Personal Finance**, 1986-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Kiplinger's Personal Finance, 1980-02 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* Jane King, Mary Carey, 2017 This book explains the fundamentals of financial planning including budgeting and managing debt before engaging with major issues and life events where financial literacy is key Pedagogical features including learning objectives terminology boxes and examples fully support students in developing their practical skills whilst ponder points and questions encourage the application of these skills when making informed financial decisions Engaging case studies and extensive examples throughout the text bring the subject to life **You and Your Money** Eric B. Johansen, 1997 Essential cultural information about personal finance is the topic of this collection of activities for the young ESL student *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 **De Gruyter Handbook of Personal Finance** John E. Grable, Swarn Chatterjee, 2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world's leading personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance 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

*Kiplinger's Personal Finance* ,1984-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      **Kiplinger's Personal Finance** ,2002-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      **Kiplinger's Personal Finance** ,2004-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      *Standard & Poor's Guide to Understanding Personal Finance* Virginia B. Morris,Kenneth M. Morris,2006 This book gives you simple explanations of the complexities you face every day in your financial life      Kiplinger's Personal Finance ,1988-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      Kiplinger's Personal Finance ,1975-11 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** George Callaghan,Ian Fribbance,Martin Higginson,2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually

stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do *Kiplinger's Personal Finance* ,1984-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Kiplinger's Personal Finance ,2006-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Kiplinger's Personal Finance ,2006-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Decentralized Finance (DeFi)** Cordelia Friesendorf,Alena Blütener,2023-08-26 This book explores how decentralized finance DeFi can disrupt traditional centralized finance including the business areas of insurance companies banks money markets and bonds DeFi is not a company or a single product rather it is a collection of products or services As part of the Ethereum ecosystem DeFi services are provided as Decentralized Applications dApps which require smart contracts to lock in assets for processing transactions Changing consumer expectations the availability of affordable technologies and entrepreneurial drive create space for DeFi Geopolitical crises and trust deterioration exacerbate the need This book explains the concept of DeFi the technological opportunities the current reality and status quo of business transactions and demonstrates the potential for future use and the eventual transformation of the financial industry It further provides a comprehensive analysis of the real world applications of DeFi the Decentralized Ledger Technology DLT and digital assets as well as their potential risks to consumers and financial institutions to bankers managers investors and policymakers Money Management and Personal Mathematics Robert Taggart,2000 **Kiplinger's Personal Finance** ,2006-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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### **Personal Finance Answer Key Introduction**

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