

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)

Personal Finance Semester 2 Test Review Answers

**Robert T. Grauer, Maryann M.
Barber, Maryann Barber**



Personal Finance Semester 2 Test Review Answers:

The Vocational-technical Library Collection Bruce Reinhart,1970 **Resources in Education** ,1998 *Financial Literacy and Responsible Finance in the FinTech Era* John O.S. Wilson,Georgios A. Panos,Chris Adcock,2021-07-21 A growing body of evidence suggests that financial literacy plays an important role in financial well being and that differences in financial knowledge acquired early in life can explain a significant part of financial and more general well being in adult life Financial technology FinTech is revolutionizing the financial services industry at an unrivalled pace Views differ regarding the impact that FinTech is likely to have on personal financial planning well being and societal welfare In an era of mounting student debt increased digital financial inclusion and threats arising from instances of online financial fraud financial education and enlightened financial advising are appropriate policy interventions that enhance financial and overall well being Financial Literacy and Responsible Finance in the FinTech Era Capabilities and Challenges engages in this important academic and policy agenda by presenting a set of seven chapters emanating from four parallel streams of literature related to financial literacy and responsible finance The chapters in this book were originally published as a special issue of The European Journal of Finance CTA Journal ,1960 **Resources in Education** ,1995 The Software Encyclopedia ,1988 *Exploring Microsoft Excel 2000 with VBA* Robert T. Grauer,Maryann Barber,2000-02 For any course teaching application software using Microsoft Office 2000 applications This book will appeal to students in a variety of disciplines including liberal arts business and the sciences All books in this series offer consistent presentation common design pedagogy and writing style Concepts as well as key strokes are stressed Hands on exercises in every lesson provide just the right amount of practice time This best selling author team s hands on approach and conceptual framework helps students master important concepts as well as the features of the powerful new Office 2000 applications **Exploring Microsoft Excel 2000** Robert T. Grauer,Maryann M. Barber,Maryann Barber,1999 Take your students into the next millennium with the new Exploring Microsoft Office 2000 Professional series Grauer and Barber s long established hands on approach and conceptual framework helps students master important concepts as well as the newest features of the powerful office 2000 environment *Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office* Library of Congress. Copyright Office,1969 *Statistics Catalog 2005* Neil Thomson,2004-09 *Kansas Teacher and Western School Journal* ,1935 **Ebony** ,2005-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine Corporate Finance Denzil Watson,Antony Head,2010 The fifth edition of Corporate Finance Principles and Practice really does do what it says on the tin Key principles and mathematical techniques are clearly explained step by step and later put into practice through the use of many vignettes taking a closer look at real well known companies **Annotated Instructor's Edition**

Peak Performance Sharon K. Ferrett, 2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills **Hi Fi/stereo**

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International Economics, 6e Instructor's Manual and Test Questions Dominick Salvatore, 1997-08 *New Accountant* ,1985

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Table of Contents Personal Finance Semester 2 Test Review Answers

1. Understanding the eBook Personal Finance Semester 2 Test Review Answers
 - The Rise of Digital Reading Personal Finance Semester 2 Test Review Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Semester 2 Test Review Answers
 - 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 Personal Finance Semester 2 Test Review Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Semester 2 Test Review Answers
 - Personalized Recommendations

- Personal Finance Semester 2 Test Review Answers User Reviews and Ratings
- Personal Finance Semester 2 Test Review Answers and Bestseller Lists
- 5. Accessing Personal Finance Semester 2 Test Review Answers Free and Paid eBooks
 - Personal Finance Semester 2 Test Review Answers Public Domain eBooks
 - Personal Finance Semester 2 Test Review Answers eBook Subscription Services
 - Personal Finance Semester 2 Test Review Answers Budget-Friendly Options
- 6. Navigating Personal Finance Semester 2 Test Review Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Semester 2 Test Review Answers Compatibility with Devices
 - Personal Finance Semester 2 Test Review Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Semester 2 Test Review Answers
 - Highlighting and Note-Taking Personal Finance Semester 2 Test Review Answers
 - Interactive Elements Personal Finance Semester 2 Test Review Answers
- 8. Staying Engaged with Personal Finance Semester 2 Test Review Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Semester 2 Test Review Answers
- 9. Balancing eBooks and Physical Books Personal Finance Semester 2 Test Review Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Semester 2 Test Review Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Semester 2 Test Review Answers
 - Setting Reading Goals Personal Finance Semester 2 Test Review Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Semester 2 Test Review Answers
 - Fact-Checking eBook Content of Personal Finance Semester 2 Test Review Answers

- 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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