

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, 36)
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 2 Answer Key

K Morrison



Foundations In Personal Finance Chapter 2 Answer Key:

Personal Leadership in the Age of No Retirement Tatiana S. Rowson, Kelly Sloan, 2025-03-03 We are living longer and often healthier lives than ever before in history Shouldn't our work lives adapt to this new era of longevity By introducing a sustainable personal leadership development approach that is fit for purpose in this era *Personal Leadership in the Age of No Retirement* addresses the inevitable shift in societal attitudes towards work health wellbeing and expectations around retirement and helps individuals to effectively navigate the coming years of their lives The book provides a model that is flexible inclusive and individualised The authors experts in organisational psychology and management emphasise the need for recalibration of personal leadership goals and actions for sustainable and fulfilling working lives The book's scientific research insights combined with the relatable examples and practical exercises will help mid career business executives professionals and the general reader reflect on their career journey to date and adapt their personal developmental needs in light of new aspirations and realities so they can plan purposeful and meaningful actions to unlock the next chapter successfully

Blockchain, Fintech, and Islamic Finance Hazik Mohamed, Hassnain Ali, 2022-09-06 Following the success of the first edition that brought attention to the digital revolution in Islamic financial services comes this revised and updated second edition of *Blockchain Fintech and Islamic Finance* The authors reiterate the potential of digital disruption to shrink the role and relevance of today's banks while simultaneously creating better faster cheaper services that will be an essential part of everyday life Digital transformation will also offer the ability to create new ways to better comply to Islamic values in order to rebuild trust and confidence in the current financial system In this new edition they explore current concepts of decentralized finance DeFi distributed intelligence stablecoins and the integration of AI blockchain data analytics and IoT devices for a holistic solution to ensure technology adoption in a prudent and sustainable manner The book discusses crucial innovation structural and institutional developments for financial technologies including two fast growing trends that merge and complement each other tokenization where all illiquid assets in the world from private equity to real estate and luxury goods become liquid and can be traded more efficiently and second the rise of a new tokenized economy where inevitably new rules and ways to enforce them will develop to fully unleash their capabilities These complementary and oft correlated trends will complete the decentralization of finance and will influence the way future financial services will be implemented This book provides insights into the shift in processes as well as the challenges that need to be overcome for practical applications for AI and blockchain and how to approach such innovations It also covers new technological risks that are the consequence of utilizing frontier technologies such as AI blockchain and IoT Industry leaders Islamic finance professionals along with students and academics in the fields of Islamic finance and economics will benefit immensely from this book

Resources in Vocational Education, 1980 **Discovering Computers 2007** Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J. Quasney, 2006-02 Provides a current and thorough introduction to computers by integrating usage of the

World Wide Web with the printed text Updated for currency this Shelly Cashman Series text offers a complete solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Companion Web site **Resources in Education** ,1998 Loose-leaf Version for Quantitative Literacy Bruce Crauder,Benny Evans,Jerry Johnson,Alan Noell,2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they ll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice *Instructor Edition* Shelly,Cashman,Vermaat,2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text Discovering Computers Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,2007-02 Discovering Computers 2008 provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text This Shelly Cashman Series text offers a complete and engaging solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Online Companion Updated for currency students will learn the latest trends in technology and computer concepts *Personal Finance* Jack R. Kapoor,Les R. Dlabay,Robert James Hughes,1996 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions **Personal Finance** Bernard J. Winger,Ralph R. Frasca,2006 The treatment of vertical intra brand restraints is one of the most controversial issues of contemporary competition law and policy and there are substantial differences between the world s two leading regimes in this regard In the US resale price fixing merits an effects analysis while in the EU it is prohibited outright Likewise territorial protection is treated laxly in the US while in the EU absolute territorial protection due to the single market imperative is chased with fire and sword *Peak Performance* Sharon K. Ferrett,2006 Building foundation skills basic skills and strategies Application health and stress career developing good habits **Renegade Kids, Suburban Outlaws** Wayne S. Wooden,Randy Blazak,2001 Topics covered include exploring boundary between deviance and criminality in the lives of young people who are deeply involved in the youth culture show how youth culture is not a set of categories so much as it is a dynamic and creative response to the confusions of growing up in modern society **Personal Finance Law Quarterly Report** ,1963 **Personal Finance for Busy People** Robert A. Cooke,1998 Hundreds of proven strategies for getting the most out of your money Where to get information and advice when buying stocks and bonds advice on insurance real estate investment and much more **Annotated Instructor's Edition Peak Performance** Sharon K. Ferrett,2008 This best selling text

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Instr Res Manual, Acct Info James HUNTON,Steve G. SUTTON,Ulric J. GELINAS (Jr),2004-09

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