
Personal Finance 13th Edition Kapoor **Test Bank**

Personal Finance, 13e (Kapoor)

Chapter 1 Personal Finance Basics and the Time Value of Money

- 1) Increased demand for a product or service will usually result in lower prices for the item.
- 2) Inflation reduces the buying power of the dollar.
- 3) Lenders benefit more than borrowers in times of high inflation.
- 4) Economics is the study of using money to achieve financial goals.
- 5) Reduced spending causes unemployment from staff reduction.
- 6) A financial plan is another name for a budget.
- 7) Developing and using a budget is part of the "obtaining" component of financial planning.
- 8) Planning to buy a car is an example of an intangible-purchase goal.
- 9) Opportunity costs refer to what a person gives up when making a choice.
- 10) Personal opportunity costs refer to time, effort, and health that are given up when a decision is made.
- 11) Time value of money refers to changes in consumer spending when inflation occurs.
- 12) Interest on savings is calculated by multiplying the principal amount times the opportunity cost times the annual interest rate.
- 13) Present value is often referred to as compounding.
- 14) Opportunity costs may be viewed only in terms of financial resources.
- 15) Gross Domestic Product (GDP) measures the total value of goods and services produced within a country's borders, excluding items produced with foreign resources.
- 16) Trade balance is defined as the difference between a country's exports and its imports.
- 17) The main goal of personal financial planning is managing your money to:
A) save and invest for future needs.

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JA Banks



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