

Foundations in Personal Finance - Chapter 3 Test

Name _____ Date _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Which of the following is a consequence of overdrawing your checking account? 1) _____
A) Bounced check fee from the store
B) Stress from money mismanagement
C) Overdraft fee from your bank
D) All of the above
- 2) Doing a budget does not: 2) _____
A) Show if you are overspending in an area
B) Make overspending more likely
C) Remove guilt and shame sometimes associated with a purchase
D) Make your money go farther
- 3) Your monthly budget should include: 3) _____
A) Variable expenses
B) Discretionary expenses
C) Fixed expenses
D) All of the above
- 4) Which of the following statements is false? 4) _____
A) A cash flow statement summarizes all of the income and outgo (spending) over a certain time period.
B) A budget is a written plan for saving and spending.
C) A budget is meant to summarize the saving and spending that has taken place over the past year.
D) The cash flow statement is reflective of what has already taken place.
- 5) Which of the following is something that a typical millionaire would do? 5) _____
A) Lease a new car
B) Spend less money than he or she makes
C) Replace things that are not broken
D) Carry debt
- 6) Rent is a: 6) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense
- 7) Eating out is a: 7) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense

Foundations In Personal Finance Chapter Test A

Yicheng Fang



Foundations In Personal Finance Chapter Test A:

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2 write and distribute a memo outlining the organization change addressed to managers and all employees who are directly affected by the change from an internal and external perspective this

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oct 10 2023 subject change in leadership announcement dear team i am writing to inform you of an important change in leadership after x years of dedicated service current leader s name will be stepping down from their role as current leader s position effective date

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aug 9 2018 describe the organizational pain and how the new solution alleviates it instead of just announcing a disruptive change give the background of what s not working today and why the new plan is

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dec 17 2018 be specific in the subject line of the announcement for example welcome to john smith rather than new employee welcome or memorial day holiday schedule rather than holiday observance in the body of the announcement begin with a short explanation of why you are making the announcement and then share the specifics

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jun 24 2022 indeed editorial team updated june 24 2022 when a company wants to communicate a message to every employee in their organization it often sends an organizational announcement an organizational announcement requires some preparation if a company wants to convey a message that is clear and accurate

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sep 26 2017 make a list of everything that must be communicated to employees about the organizational change anticipate questions employees may have about the changes and be ready to answer them include the points you will address in the initial announcement as well as how you will continue to communicate with employees about changes as they begin to happen

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april 22 2022 key points anchor your change communications plan around the five topics staff must understand about any organizational change the need for change change solution change capacity change commitment and change impact

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if you would like to inform your employees about a change in the organizational structure here is a sample organizational restructuring announcement letter anyone who has been through a company reorganization knows that it can be a trying time

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jun 26 2020 communicating change given that organizational change is often difficult to implement it s important to consider the management skills required to cultivate success effective communication in particular plays a vital role in

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memorial day is one of the most important holidays in our country it commemorates all those who have died in service for their country it s such a special time to reflect on the lives of our loved ones and come together as one as see more

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to me memorial day is about remembering all of the lives that have been lost i feel like it s important to not only remember our fallen soldiers but also those who are suffering from war and its consequences it s see more

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