

Foundations in Personal Finance - Chapter 3 Test

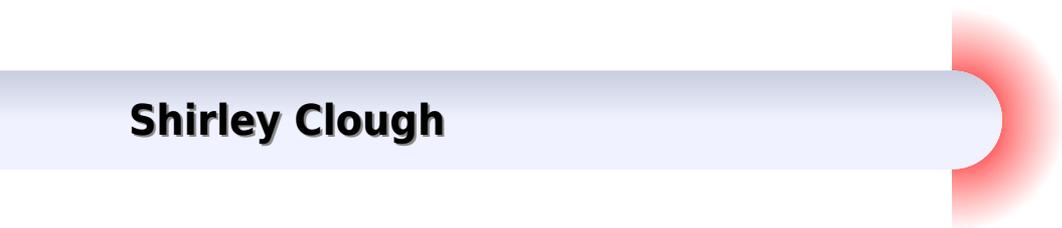
Name _____ Date _____

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 Of Personal Finance Chapter Test A Answer Sheet

Shirley Clough



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Strategy for Personal Finance Lang, Larry R. Lang, 1993. *A Comparison of Personal Finance Understandings of High School Students* Evelyn Ruth Larson, 1969.

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Resources in Education, 1990. **Microeconomics** Ronald M. Ayers, Robert A. Collinge, 2005. This easy-to-read, accessible macro-first principles book engages the reader with familiar real-world examples and applications that bring economics to life. This book covers microeconomic foundations, output markets, input markets, market failure, and government action, and the global economy. For finance professionals making personal decisions and evaluating policy decisions.

Personal Finance Study Guide Sixth Edition E. Thomas Garman, 1999-10-25.

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