

## 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 11 Test Answers

**Jack R. Kapoor, Les R. Dlabay, Robert  
James Hughes**

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