

## 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 Answer Key

**Keown**



## **Foundations In Personal Finance Chapter Test Answer Key:**

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*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.

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**Resources in Education**, 1992.

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**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.

*Introduction to Computers & Information Systems* Larry Long, Nancy Long, 1997. Provides an overview of introductory computer and information systems concepts. Found throughout the book are web-based activities which direct students to the internet. This edition is supported by a Website designed to expose students to the Internet and its information resources. The internet bridge offers monthly Technology updates to keep the instructor and the student current with changes in this dynamic market. The internet exercises are designed to enhance students' understanding and appreciation of the material in the book, introduce them to what the Internet has to offer, help them with their Internet navigation skills, show them how to find information on the Internet, show them how the internet can be used as a tool for business and personal problem solving.

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