

Financial Literacy - Final Exam Questions and Answers

U1:

What is financial literacy? - Answer The ability to make good decisions about money and to use financial skills to manage credit, debt, and investments

U1:

What is a need?

What is a want? - Answer -A need is something necessary for survival, like water, shelter, or food.

-A want is something that would be nice to have but is not needed for survival

U1:

What is value?

What is purchasing power?

Does purchasing power tend to increase or decrease over time?

Does the money you invest tend to increase or decrease (in value) over time? - Answer - When you buy something that you want or need, you are making a decision about value. In other words, you've decided something is important enough to you that it's worth spending money on.

- The value of money is its purchasing power — what you can buy with it
- Purchasing power decreases over time due to changes in the economy
- Money that you invest usually increases in value over time.

U1:

What factors can influence your spending habits? - Answer Main factors:

- age
- income

Factors that are harder to notice:

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Whispering the Secrets of Language: An Psychological Quest through **Financial Literacy Apexvs Answers Com**

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