

FINANCIAL PEACE CHAPTER 1 TEST QUESTIONS AND ANSWERS

Personal finance is _____ % head knowledge and _____ % behavior. -
ANSWER 20% head knowledge
80% behavior

Why is credit marketed heavily to consumers in the United States? (3 reasons) -
ANSWER 1. strong consumer demand for big-ticket items
2. credit industry has become extremely profitable
3. after WW2 credit laws in the US were relaxed in an attempt to create a mainstream alternative to loan sharks

During the Great Depression, New Deal policymakers came up with mortgages (home loans) and consumer lending policies that convinced commercial banks that? - ANSWER consumer credit could be profitable

Why should students learn about personal finance? (2 things) - ANSWER 1. eliminate financial mistakes
2. promote huge benefit for future

Key components of financial planning include: - ANSWER 1. assess financial situation
2. set money goals
3. write out detailed plan for accomplishing goals
4. execute plan
5. know money personality
6. regularly monitor and reassess plan
7. replace money myths with money truths

Why was the use of credit uncommon prior to 1917? - ANSWER because it was never legal for lenders to charge interest rates high enough to turn into a profit

When it comes to personal, the math is easy. What's challenging is managing your _____. - ANSWER behavior

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SJ Ball



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