

## 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 Answers

**Michael Brown**



**Foundations In Personal Finance Chapter Answers:**

## Whispering the Secrets of Language: An Emotional Journey through **Foundations In Personal Finance Chapter Answers**

In a digitally-driven world where screens reign supreme and immediate transmission drowns out the subtleties of language, the profound secrets and psychological subtleties hidden within phrases frequently go unheard. Yet, situated within the pages of **Foundations In Personal Finance Chapter Answers** a interesting fictional treasure pulsating with raw thoughts, lies an exceptional quest waiting to be undertaken. Published by an experienced wordsmith, this wonderful opus invites viewers on an introspective journey, lightly unraveling the veiled truths and profound affect resonating within ab muscles fabric of each and every word. Within the mental depths of the poignant review, we will embark upon a honest exploration of the book is primary themes, dissect their captivating publishing type, and fail to the strong resonance it evokes serious within the recesses of readers hearts.

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