

# Personal Financial Planning 15th Edition Billingsley Test Bank

## Chapter 01: Understanding the Financial Planning Process

### **True / False**

1. The average propensity to consume is commonly viewed as a key determinant of standard of living.

- a. True
- b. False

ANSWER:

False

2. Financial planning can improve your standard of living.

- a. True
- b. False

ANSWER:

True

3. Standard of living is defined as the necessities, comforts, and luxuries desired by an individual or a family.

- a. True
- b. False

ANSWER:

True

4. The support of philanthropic organizations is a material item that contributes to our quality of life.

- a. True
- b. False

ANSWER:

False

5. The most effective way to achieve financial objectives is through personal financial planning.

- a. True
- b. False

ANSWER:

True

6. Two people with significantly different incomes can have equal average propensities to consume because of differences in their standard of living.

- a. True
- b. False

ANSWER:

True

7. Mike's annual income is \$45,000, and he spends \$30,000 for current needs. Mike's average propensity to consume is 80 percent.

- a. True
- b. False

ANSWER:

False

8. Tangible assets are earning assets that are held for the returns they promise.

- a. True
- b. False

ANSWER:

False

9. It is easy to change your partner's financial style, so there is no need for financial planning to resolve conflicts

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