

FINAL EXAM REVIEW

Student Name: _____

Period: _____

PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

DATE OF FINAL EXAM TEST: _____

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on _____.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.

CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)

UNIT 1 – SAVING and INVESTING

CHAPTER 1 – Savings (Pg. 9)

1. List Dave Ramsey's "Baby Steps" covered in *Foundations for Personal Finance*. (Pgs. 11, 12, 13, 33, 39, 59,171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

CHAPTER 2 – Investment Options (Pg. 21)

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25,26)

CHAPTER 3 – Wealth Building and College Savings (Pg. 31)

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 – CREDIT and DEBT

CHAPTER 4 – Dangers of Debt (Pg. 47)

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 – Consumer Awareness (Pg. 65)

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

Chapter 6 Money In Review Answer Key Foundations In Personal Finance

PR Smith,Ze Zook



Chapter 6 Money In Review Answer Key Foundations In Personal Finance:

Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

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

Foundations of Education Leslie S. Kaplan, William A. Owings, 2021-09-09 Now published by SAGE A modern and comprehensive introduction to the field Foundations of Education makes core topics in education accessible and personally meaningful to students pursuing a career within the education profession In a clear and direct prose authors Leslie S Kaplan and William A Owings offer readers the breadth of coverage scholarly depth and conceptual analysis of contemporary issues that will help them gain a realistic and insightful perspective of the field In addition to classic coverage of foundational topics such as educational philosophy history reform law and finance the newly revised Third Edition features a special emphasis on social justice issues considers key debates around today s education trends and underscores the theory and practice behind meeting the needs of all learners This title is accompanied by a complete teaching and learning package

Strategic Corporate Social Responsibility William B. Werther, Jr., David Chandler, 2011 Blending theory with practical application this comprehensive text supports courses at the intersection of corporate social responsibility CSR corporate strategy and public policy Part I provides an overview of the field defining CSR and placing it in the context of wider corporate strategy Part II contains chapters on CSR issues related to the organization the economy and society and provides detailed case studies on a variety of well known firms Adopting a stakeholder perspective the authors explore CSR issues within the complex global business environment in which corporations operate today

Kiplinger's Personal Finance , 2009-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Foundations of Business William M. Pride, Robert J. Hughes, Jack R. Kapoor, 2022-01-19 Build the solid foundation for success both in today s competitive business world and within your professional and personal life with Pride Hughes Kapoor s FOUNDATIONS OF BUSINESS 7E Updates highlight the specific challenges facing businesses and individuals particularly as the nation emerges from the COVID 19 pandemic You examine issues within today s economy business ownership management human resources marketing social media e commerce management information systems accounting and finance You also learn how cultural diversity ethics and social responsibility small business and entrepreneurship and environmental concerns impact both the

nation's economy and you as an individual consumer. Let the learning features, real examples, powerful new cases and latest content throughout this edition show you how to become a better employee, more informed consumer and a successful business owner. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

[Discovering Computers 2007](#) Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J. Quasney, 2006-02. Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware, software, application and system software, the Internet and World Wide Web, communications, e-commerce and computers in society. **Kiplinger's Personal Finance**, 2009-01. The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

[Discovering Computers](#) Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, 2007-02. [Discovering Computers 2008](#) provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text. This Shelly Cashman Series text offers a complete and engaging solution to successfully teach students basic computer concepts with new exercises, case studies and online tools on the Online Companion. Updated for currency, students will learn the latest trends in technology and computer concepts.

An Anatomy of Tax Havens Paul R. Beckett, 2023-10-24. Tax havens in offshore lands like Switzerland, the Cayman Islands and the Bahamas were once considered a rarity, the preserve of the super rich. Today they are big business, available to the masses. Their goal: To avoid any form of accountability. Own nothing. Possess everything. Be answerable to no one. Where are these tax havens? What forms can they take? What future lies in store for them and why should we care? **An Anatomy of Tax Havens** Europe, the Caribbean and the United States of America answers these questions and more in the first comparative study in one volume of European, Caribbean and United States tax havens. It examines their simple origin to the extreme forms some take today, delving into the murky subculture that has deliberately made them impenetrably obscure. Uniquely, it combines detailed technical expertise, regulatory regimes, financial crime, legal and equitable structuring with an analysis of their impact on domestic and global political, economic, environmental and social concerns. **An Anatomy of Tax Havens** is a fascinating, informative read for a broad readership from legal accountancy and tax practitioners to compliance regulators, law enforcement agencies and students and researchers interested in business studies, taxation and crime.

Kiplinger's Personal Finance, 2009. **Book Review Digest**, 1996. **Kiplinger's Personal Finance Magazine**, 2009. **The Publishers' Trade List Annual**, 1977. **Resources in Education**, 1994. Serves as an index to Eric reports, microform.

Marketing Communications PR Smith, Ze Zook, 2024-03-03. This newly updated, carefully structured, accessible textbook provides students and practitioners with the skills they need to deliver successful marketing communications in today's fast-changing, hypercompetitive markets. The eighth edition of **Marketing Communications** continues to be a core resource covering all aspects of marketing communications from the planning stages and implementation to measuring data.

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Practical Financial Management William Lasher, Peggy L. Hedges, Terry J. Fegarty, 2006 The first Canadian edition of Practical Financial Management is the latest milestone in a journey in education shared by the authors They believe that most finance texts are harder for students to understand than they should be The issue is relatively unique to this field Practical Financial Management is unique because of its approach to teaching finance that approach is the result of a combination of classroom and practical experience The book is easy to read enjoyable and non intimidating In other words the text is accessible and the reviewers have been unanimous in their praise of the work's conversational style and readability

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