

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)

Answer Key For Foundations In Personal Finance

Ed McCarthy



Answer Key For Foundations In Personal Finance:

Foundations of Computational Finance with MATLAB Ed McCarthy, 2018-06-13 Graduate from Excel to MATLAB to keep up with the evolution of finance data Foundations of Computational Finance with MATLAB is an introductory text for both finance professionals looking to branch out from the spreadsheet and for programmers who wish to learn more about finance As financial data grows in volume and complexity its very nature has changed to the extent that traditional financial calculators and spreadsheet programs are simply no longer enough Today s analysts need more powerful data solutions with more customization and visualization capabilities and MATLAB provides all of this and more in an easy to learn skillset This book walks you through the basics and then shows you how to stretch your new skills to create customized solutions Part I demonstrates MATLAB s capabilities as they apply to traditional finance concepts and PART II shows you how to create interactive and reusable code link with external data sources communicate graphically and more Master MATLAB s basic operations including matrices arrays and flexible data structures Learn how to build your own customized solutions when the built ins just won t do Learn how to handle financial data and industry specific variables including risk and uncertainty Adopt more accurate modeling practices for portfolios options time series and more MATLAB is an integrated development environment that includes everything you need in one well designed user interface Available Toolboxes provide tested algorithms that save you hours of code and the skills you learn using MATLAB make it easier to learn additional languages if you choose to do so Financial firms are catching up to universities in MATLAB usage so this is skill set that will follow you throughout your career When you re ready to step into the new age of finance Foundations of Computational Finance with MATLAB provides the expert instruction you need to get started quickly

Kiplinger's Personal Finance ,1956-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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The book delves into Answer Key For Foundations In Personal Finance. Answer Key For Foundations In Personal Finance is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Answer Key For Foundations In Personal Finance, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
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 - Chapter 2: Essential Elements of Answer Key For Foundations In Personal Finance
 - Chapter 3: Answer Key For Foundations In Personal Finance in Everyday Life
 - Chapter 4: Answer Key For Foundations In Personal Finance in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, this book will delve into the foundational concepts of Answer Key For Foundations In Personal Finance. This chapter will elucidate the essential principles that need to be understood to grasp Answer Key For Foundations In Personal Finance in its entirety.
 4. In chapter 3, the author will examine the practical applications of Answer Key For Foundations In Personal Finance in daily life. The third chapter will showcase real-world examples of how Answer Key For Foundations In Personal Finance can be effectively utilized in everyday scenarios.
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 6. In chapter 5, the author will draw a conclusion about Answer Key For Foundations In Personal Finance. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Answer Key For Foundations In Personal Finance.

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Table of Contents Answer Key For Foundations In Personal Finance

1. Understanding the eBook Answer Key For Foundations In Personal Finance
 - The Rise of Digital Reading Answer Key For Foundations In Personal Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Answer Key For Foundations In Personal Finance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Answer Key For Foundations In Personal Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answer Key For Foundations In Personal Finance
 - Personalized Recommendations
 - Answer Key For Foundations In Personal Finance User Reviews and Ratings
 - Answer Key For Foundations In Personal Finance and Bestseller Lists
5. Accessing Answer Key For Foundations In Personal Finance Free and Paid eBooks
 - Answer Key For Foundations In Personal Finance Public Domain eBooks
 - Answer Key For Foundations In Personal Finance eBook Subscription Services
 - Answer Key For Foundations In Personal Finance Budget-Friendly Options
6. Navigating Answer Key For Foundations In Personal Finance eBook Formats
 - ePub, PDF, MOBI, and More
 - Answer Key For Foundations In Personal Finance Compatibility with Devices
 - Answer Key For Foundations In Personal Finance Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Answer Key For Foundations In Personal Finance
 - Highlighting and Note-Taking Answer Key For Foundations In Personal Finance
 - Interactive Elements Answer Key For Foundations In Personal Finance

8. Staying Engaged with Answer Key For Foundations In Personal Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Answer Key For Foundations In Personal Finance
9. Balancing eBooks and Physical Books Answer Key For Foundations In Personal Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Answer Key For Foundations In Personal Finance
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Answer Key For Foundations In Personal Finance
 - Setting Reading Goals Answer Key For Foundations In Personal Finance
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Answer Key For Foundations In Personal Finance
 - Fact-Checking eBook Content of Answer Key For Foundations In Personal Finance
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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