

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 Of Finance

Mads Andenas, Iris H-Y Chiu



Answer Key For Foundations Of Finance:

Foundations of Finance, 2004 □□□□, 1998 Foundations of Finance Arthur J. Keown, 2003-04 Designed to provide students with a conceptual understanding of the financial decision making process rather than just introducing them to the tools and techniques of finance this book includes FinCoach a Windows based software to help learn how to solve practically any mathematical problem in Corporate Finance **Econophysics and Financial Economics** Franck Jovanovic, Christophe Schinckus, 2017 This book provides the first extensive analytic comparison between models and results from econophysics and financial economics in an accessible and common vocabulary Unlike other publications dedicated to econophysics it situates this field in the evolution of financial economics by laying the foundations for common theoretical framework and models Prentice Hall Guide to Finance Faculty HASSELBACK, 2001-06-27 **The Foundations and Future of Financial Regulation** Mads Andenas, Iris H-Y Chiu, 2013-11-20 Financial regulation has entered into a new era as many foundational economic theories and policies supporting the existing infrastructure have been and are being questioned following the financial crisis Goodhart et al s seminal monograph *Financial Regulation Why How and Where Now* Routledge 1998 took stock of the extent of financial innovation and the maturity of the financial services industry at that time and mapped out a new regulatory roadmap This book offers a timely exploration of the Why How and Where Now of financial regulation in the aftermath of the crisis in order to map out the future trajectory of financial regulation in an age where financial stability is being emphasised as a key regulatory objective The book is split into four sections the objectives and regulatory landscape of financial regulation the regulatory regime for investor protection the regulatory regime for financial institutional safety and soundness and macro prudential regulation The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specifics The focus of the book is on the substantive regulation of the UK and the EU as critical examination is made of the unravelling and the future of financial regulation with comparative insights offered where relevant especially from the US Running throughout the book is consideration of the relationship between financial regulation financial stability and the responsibility of various actors in governance This book offers an important contribution to continuing reflections on the role of financial regulation market discipline and corporate responsibility in the financial sector and upon the roles of regulatory authorities markets and firms in ensuring the financial health and security of all in the future Financing National Defense Lawrence R. Jones, Philip J. Candreva, Marc R. DeVore, 2011-12-01 A myth from the colonial period was that Americans could defend themselves by keeping a rifle in the closet and when needed grab it and march off to battle in times of crisis Unfortunately providing national defense is more complicated than that indeed it was more complicated even during the Revolutionary war General George Washington s struggles to form a standing army supported by workable logistics and supply processes and to get funding for both from the Revolutionary Congress are well documented Financing national defense requires planning and

resourcing in advance Reacting at the instant of crisis is too late Building an educated highly trained and capable Armed Forces and the acquisition of defense weapons and weapons systems has long lead times and involves making decisions the consequences of which are likely to last for decades These decisions include how to recruit and retain military and civilian personnel as well as designing buying and fielding a vast array of ground weapons ships aircraft and other weaponry A decision to buy a major defense weapons system for example sets in motion a chain of other decisions that will affect the U S its allies and enemies around the world Implementation of such decisions is financed through the U S federal government and Department of Defense budget processes in a planned yet highly and pluralistic and disaggregated system for determining how to advocate acquire and allocate scarce resources in a manner that culminates in congressional and presidential approval In this book we examine the concepts and practices of defense financing provide a detailed description and analysis of resource policy decision making financial management and budget execution processes and analyze the most significant features of the national defense and U S federal government resource decision and management system The book assesses the numerous factors including those that characterize the complex budget review and appropriation decision making dynamics of Congress that make U S defense finance and budgeting different from any other system in the world In addition in a concluding chapter the book compares U S defense policy and budgeting to other nations in different regions of the globe drawing conclusions about the effects of U S defense policy and defense financing abroad in regions including Europe Russia the Middle East and Asia

The Publishers' Trade List Annual ,1981

National Defense Budgeting and Financial Management Philip J. Candreva,2017-05-01 The U S Department of Defense accounts for over half of federal government discretionary spending and over 3% of GDP Half of all federal employees work for the Department The annual budget for the military not only provides for those salaries it covers the baseline and wartime operating expenses of the force and hundreds of billions of dollars of investment in new capabilities and technologies Given the materiality of the defense function and amount of resources it consumes the processes for budgeting for defense and managing the funds is important to understand This text provides a fully integrated view of defense budgeting It takes the position that defense budgeting is a specific instance of public budgeting and public budgeting is a specific instance of public policy In order to fully understand how the nation budgets for defense it first lays a theoretical and conceptual foundation for public policy and public budgeting That is followed by an assessment of the political and policy context for defense including the overarching federal budget process and role of Congress in setting defense policy Only then does the text explore the specifics of defense budgeting how by whom and why the budget is crafted Beyond the topic of budgeting formulating requesting and legitimating the request for funds the book tackles financial management topics Included are discussions of federal appropriations law funds management accounting requirements intragovernmental business transactions and contemporary topics of defense policy such as funding overseas contingency operations in an era of deficit control legislation This book is an appropriate reference

for both students and practitioners of defense budgeting and financial management It would also be appropriate in a general public budgeting course Most public budgeting texts focus on state and municipal governments and there are few that address the federal system This book fills that gap and provides a specific example of federal budgeting Foundation Grants to Individuals ,1982

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