

# **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](http://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](http://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)

# Foundations In Personal Finance Chapter 2 Answer Key

**Shelly, Cashman, Vermaat**



## **Foundations In Personal Finance Chapter 2 Answer Key:**

*Personal Leadership in the Age of No Retirement* Tatiana S. Rowson, Kelly Sloan, 2025-03-03 We are living longer and often healthier lives than ever before in history Shouldn't our work lives adapt to this new era of longevity By introducing a sustainable personal leadership development approach that is fit for purpose in this era *Personal Leadership in the Age of No Retirement* addresses the inevitable shift in societal attitudes towards work health wellbeing and expectations around retirement and helps individuals to effectively navigate the coming years of their lives The book provides a model that is flexible inclusive and individualised The authors experts in organisational psychology and management emphasise the need for recalibration of personal leadership goals and actions for sustainable and fulfilling working lives The book's scientific research insights combined with the relatable examples and practical exercises will help mid career business executives professionals and the general reader reflect on their career journey to date and adapt their personal developmental needs in light of new aspirations and realities so they can plan purposeful and meaningful actions to unlock the next chapter successfully

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

**Blockchain, Fintech, and Islamic Finance** Hazik Mohamed, Hassnain Ali, 2022-09-06 Following the success of the first edition that brought attention to the digital revolution in Islamic financial services comes this revised and updated second edition of *Blockchain Fintech and Islamic Finance* The authors reiterate the potential of digital disruption to shrink the role and relevance of today's banks while simultaneously creating better faster cheaper services that will be an essential part of everyday life Digital transformation will also offer the ability to create new ways to better comply to Islamic values in order to rebuild trust and confidence in the current financial system In this new edition they explore current concepts of decentralized finance DeFi distributed intelligence stablecoins and the integration of AI blockchain data analytics and IoT devices for a holistic solution to ensure technology adoption in a prudent and sustainable manner The book discusses crucial innovation structural and institutional developments for financial technologies including two fast growing trends that merge and complement each

other tokenization where all illiquid assets in the world from private equity to real estate and luxury goods become liquid and can be traded more efficiently and second the rise of a new tokenized economy where inevitably new rules and ways to enforce them will develop to fully unleash their capabilities These complementary and oft correlated trends will complete the decentralization of finance and will influence the way future financial services will be implemented This book provides insights into the shift in processes as well as the challenges that need to be overcome for practical applications for AI and blockchain and how to approach such innovations It also covers new technological risks that are the consequence of utilizing frontier technologies such as AI blockchain and IoT Industry leaders Islamic finance professionals along with students and academics in the fields of Islamic finance and economics will benefit immensely from this book **Resources in Vocational**

**Education** ,1980 Personal Finance Made Simple: Your Blueprint to Budgeting, Saving, and Investing Smarter Favour Emeli,2025-01-28 Mastering personal finance doesn't have to be overwhelming Personal Finance Made Simple is the ultimate guide to budgeting saving and investing your way to financial freedom This book breaks down the essential principles of money management in easy to understand terms so you can make informed decisions about your finances Learn how to create a budget that works for you set achievable savings goals and build an investment strategy that sets you up for long term success Whether you're just starting out or looking to refine your financial plan this book has you covered In addition to the basics of personal finance this book offers practical tips on paying off debt building an emergency fund and preparing for retirement Personal Finance Made Simple focuses on empowering you to take control of your financial future with confidence By providing simple actionable advice and real world examples this book ensures you're on the right path toward financial security and peace of mind Finance for Generation Z Martín Arellano, **Loose-leaf Version for Quantitative**

**Literacy** Bruce Crauder,Benny Evans,Jerry Johnson,Alan Noell,2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they'll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice *Instructor Edition* Shelly,Cashman,Vermaat,2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text **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     *Resources in Education* ,2000     *Personal Finance* Vickie L. Bajtelsmit,2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life     *Discovering Computers* 2007 Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,Jeffrey J. Quasney,2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text Updated for currency this Shelly Cashman Series text offers a complete solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Companion Web site     *Foundations of Finance* ,2004     *Bulletin of the Atomic Scientists* ,1955-04 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world     [Zipes and Jalife's Cardiac Electrophysiology: From Cell to Bedside, E-Book](#) Jose Jalife,William Gregory Stevenson,2021-12-16 Fully updated from cover to cover Zipes and Jalife s Cardiac Electrophysiology From Cell to Bedside 8th Edition provides the comprehensive multidisciplinary coverage you need from new knowledge in basic science to the latest clinical advances in the field Drs Jos Jalife and William Gregory Stevenson lead a team of global experts who provide cutting edge content and step by step instructions for all aspects of cardiac electrophysiology Packs each chapter with the latest information necessary for optimal basic research as well as patient care Covers new technologies such as CRISPR protein research improved cardiac imaging optical mapping and wearable devices Contains significant updates in the areas of molecular biology and genetics iPSCs induced pluripotent stem cells embryonic stem cells precision medicine antiarrhythmic drug therapy cardiac mapping with advanced techniques and ablation technologies including stereotactic radioablation Includes 47 new chapters covering both basic science and clinical topics Discusses extensive recent progress in the understanding diagnosis and management of arrhythmias including new clinical insights on atrial fibrillation and stroke prevention new advances in the understanding of ventricular arrhythmias in genetic disease and advances in implantable devices and infection management Features 1 600 high quality photographs anatomic and radiographic images electrocardiograms tables algorithms and more with additional figures tables and videos online Recipient of a 2018 Highly Commended award from the British Medical Association Enhanced eBook version included with purchase Your enhanced eBook allows you to access all of the text figures and references from the book on a variety of

devices      *Peak Performance* Sharon K. Ferrett, 2006 Building foundation skills basic skills and strategies Application health and stress career developing good habits      Supply-Side Follies Robert D. Atkinson, 2007-10-29 Supply Side Follies is a progressive political and economic challenge to the current George W Bush policies It debunks commonly held assumptions of conservative economic policies centered on the obsession that tax cuts led to greater productivity and prosperity These fundamentally flawed policies are setting the United States up for a major economic downturn in the near future The 21st century knowledge economy requires a fundamentally different approach to boosting growth than simply cutting taxes on the richest investors The alternative is not however to resurrect old Keynesian populist economics as too many Democrats hope to do Rather as Rob Atkinson makes clear our long term national welfare and prosperity depends on new economic strategy that fits the realities of the 21st century global knowledge based economy innovation based growth economics

*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      **Discovering Computers: Fundamentals** Gary Shelly, Thomas J. Cashman, Misty Vermaat, 2007-02-21 Discovering Computers Fundamentals is a concise yet thorough text ideal for use in computer concepts or application software courses Important Notice Media content referenced within the product description or the product text may not be available in the ebook version      **Bulletin of the Atomic Scientists** , 1995-03 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world

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