

# 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, 36)
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 Answer Key Chapter 2

**RS Peters**



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## **Table of Contents Foundations In Personal Finance Answer Key Chapter 2**

1. Understanding the eBook Foundations In Personal Finance Answer Key Chapter 2
  - The Rise of Digital Reading Foundations In Personal Finance Answer Key Chapter 2
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Answer Key Chapter 2
  - 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 Foundations In Personal Finance Answer Key Chapter 2
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Answer Key Chapter 2
  - Personalized Recommendations
  - Foundations In Personal Finance Answer Key Chapter 2 User Reviews and Ratings

- Foundations In Personal Finance Answer Key Chapter 2 and Bestseller Lists
- 5. Accessing Foundations In Personal Finance Answer Key Chapter 2 Free and Paid eBooks
  - Foundations In Personal Finance Answer Key Chapter 2 Public Domain eBooks
  - Foundations In Personal Finance Answer Key Chapter 2 eBook Subscription Services
  - Foundations In Personal Finance Answer Key Chapter 2 Budget-Friendly Options
- 6. Navigating Foundations In Personal Finance Answer Key Chapter 2 eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundations In Personal Finance Answer Key Chapter 2 Compatibility with Devices
  - Foundations In Personal Finance Answer Key Chapter 2 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Answer Key Chapter 2
  - Highlighting and Note-Taking Foundations In Personal Finance Answer Key Chapter 2
  - Interactive Elements Foundations In Personal Finance Answer Key Chapter 2
- 8. Staying Engaged with Foundations In Personal Finance Answer Key Chapter 2
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Foundations In Personal Finance Answer Key Chapter 2
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Answer Key Chapter 2
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundations In Personal Finance Answer Key Chapter 2
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Answer Key Chapter 2
  - Setting Reading Goals Foundations In Personal Finance Answer Key Chapter 2
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Answer Key Chapter 2
  - Fact-Checking eBook Content of Foundations In Personal Finance Answer Key Chapter 2
  - 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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