

Foundations in Personal Finance - Chapter 3 Test

Name _____ Date _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Which of the following is a consequence of overdrawing your checking account? 1) _____
A) Bounced check fee from the store
B) Stress from money mismanagement
C) Overdraft fee from your bank
D) All of the above
- 2) Doing a budget does not: 2) _____
A) Show if you are overspending in an area
B) Make overspending more likely
C) Remove guilt and shame sometimes associated with a purchase
D) Make your money go farther
- 3) Your monthly budget should include: 3) _____
A) Variable expenses
B) Discretionary expenses
C) Fixed expenses
D) All of the above
- 4) Which of the following statements is false? 4) _____
A) A cash flow statement summarizes all of the income and outgo (spending) over a certain time period.
B) A budget is a written plan for saving and spending.
C) A budget is meant to summarize the saving and spending that has taken place over the past year.
D) The cash flow statement is reflective of what has already taken place.
- 5) Which of the following is something that a typical millionaire would do? 5) _____
A) Lease a new car
B) Spend less money than he or she makes
C) Replace things that are not broken
D) Carry debt
- 6) Rent is a: 6) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense
- 7) Eating out is a: 7) _____
A) Fixed expense
B) Variable expense
C) Discretionary expense
D) Intermittent expense

Foundations In Personal Finance Chapter 3 Test Answer Key

O García



Foundations In Personal Finance Chapter 3 Test Answer Key:

Foundations In Personal Finance Chapter 3 Test Answer Key Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Foundations In Personal Finance Chapter 3 Test Answer Key**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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