
TEST BANK FOR

**Personal Financial Planning 12th Edition Lawrence J. Gitman, Michael D. Joehnk,
Randy Billingsley**

Chapter 1-15

Chapter 1—Understanding the Financial Planning Process

TRUE/FALSE

1. Standard of living is defined as the necessities, comforts, and luxuries desired by an individual or group.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

2. The cost of raising a child from birth to age 18 is now more than \$300,000.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

3. Your propensity to consume is the percentage of each dollar of income, on the average, that is spent for current needs rather than savings.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

4. A good financial plan completed when one is in their 30s will typically last a lifetime.

ANS: F PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

5. Financial planning is a continuing, life-long process.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

6. Financial planning can improve your standard of living.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

7. Current consumption is inversely related to saving for the future.

ANS: T PTS: 1 NAT: Tier 1: Reflective thinking
LOC: Tier 2: Financial markets and/or interest rates

8. About 20% of Americans say retirement planning is their most pressing financial concern.

ANS: F PTS: 1 NAT: Tier 1: Reflective thinking

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JL Elias



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