

## 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

**Jiyuan Zhang**



**Foundations In Personal Finance Chapter 3 Test Answer Key:**

## Whispering the Techniques of Language: An Emotional Journey through **Foundations In Personal Finance Chapter 3 Test Answer Key**

In a digitally-driven world where displays reign supreme and immediate transmission drowns out the subtleties of language, the profound secrets and emotional nuances hidden within words usually go unheard. However, situated within the pages of **Foundations In Personal Finance Chapter 3 Test Answer Key** a fascinating fictional prize pulsing with fresh thoughts, lies an extraordinary quest waiting to be undertaken. Penned by a talented wordsmith, that wonderful opus invites visitors on an introspective journey, gently unraveling the veiled truths and profound impact resonating within ab muscles fabric of each word. Within the psychological depths of this emotional evaluation, we shall embark upon a genuine exploration of the book is primary styles, dissect their charming publishing fashion, and yield to the powerful resonance it evokes deep within the recesses of readers hearts.

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