

Personal Finance Exam

True / False Questions

1. Inflation reduces the buying power of money. TRUE
2. When prices are increasing at a rate of 6 percent, the cost of products would double in about 12 years. TRUE
3. Short-term goals are usually achieved within the next year or so. TRUE
4. Opportunity costs refer to what a person gives up when making a decision. TRUE

Multiple Choice Questions

5. The main goal of personal financial planning is:
A. saving and investing for future needs.
B. reducing a person's tax liability.
C. achieving personal economic satisfaction
D. spending to achieve financial objectives.
E. saving, spending, and borrowing based on current needs.
6. With an inflation rate of 9 percent, prices would double in about _____ years.
A. 4
B. 6
C. 8
D. 10
E. 12
7. The ability to convert financial resources into usable cash with ease is referred to as:
A. bankruptcy.
B. liquidity.
C. investing.
D. saving.
E. opportunity cost.
8. As Jean Tyler plans to set aside funds for her young children's college education, she is setting a(n) _____ goal.
A. intermediate
B. long-term
C. short-term
D. intangible
E. durable
9. Brad Opper has a goal of "saving \$50 a month for vacation." Brad's goal lacks:
A. measurable terms.
B. a realistic perspective.
C. specific terms.
D. the type of action to be taken.
E. a time frame.

Personal Finance True False Answers Chapter 12

Lei Shi



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