

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 5 Answer Key

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Rae Reed, Patricia Quinn McGinnis**

Foundations In Personal Finance Chapter 5 Answer Key:

The book delves into Foundations In Personal Finance Chapter 5 Answer Key. Foundations In Personal Finance Chapter 5 Answer Key is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Foundations In Personal Finance Chapter 5 Answer Key, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Foundations In Personal Finance Chapter 5 Answer Key
 - Chapter 2: Essential Elements of Foundations In Personal Finance Chapter 5 Answer Key
 - Chapter 3: Foundations In Personal Finance Chapter 5 Answer Key in Everyday Life
 - Chapter 4: Foundations In Personal Finance Chapter 5 Answer Key in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, the author will delve into the foundational concepts of Foundations In Personal Finance Chapter 5 Answer Key. This chapter will elucidate the essential principles that must be understood to grasp Foundations In Personal Finance Chapter 5 Answer Key in its entirety.
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 6. In chapter 5, the author will draw a conclusion about Foundations In Personal Finance Chapter 5 Answer Key. This chapter will summarize the key points that have been discussed throughout the book.
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