

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

Chapter 7 Test Form C In Personal Finance Foundations

CL Gary



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Enjoying the Melody of Appearance: An Mental Symphony within **Chapter 7 Test Form C In Personal Finance Foundations**

In some sort of consumed by monitors and the ceaseless chatter of immediate connection, the melodic splendor and mental symphony produced by the published term usually diminish into the back ground, eclipsed by the relentless sound and disruptions that permeate our lives. Nevertheless, nestled within the pages of **Chapter 7 Test Form C In Personal Finance Foundations** a wonderful fictional value full of natural feelings, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, that interesting masterpiece conducts viewers on an emotional trip, well unraveling the concealed songs and profound affect resonating within each cautiously constructed phrase. Within the depths with this moving evaluation, we shall discover the book is key harmonies, analyze their enthralling publishing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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