

## 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

**Ensheng Dong**



## **Personal Finance True False Answers Chapter 12:**

**Instructor's Manual to Accompany Personal Finance, 6th Edition** Harold Arthur Wolf,1981 Personal Finance  
Vickie L. Bajtelsmit,2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtlesmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life **Student Resource**  
**Manual to Accompany Personal Finance** Jack Kapoor,Les Dlabay,Robert J. Hughes,2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills **Personal Finance** Jack R. Kapoor,Les Dlabay,Robert J. Hughes,1998-09 **Personal Finance, Getting Along and Getting Ahead** J. Norman Swaton,1981 **GEODESY** NARAYAN CHANGDER,2024-02-20 IF YOU ARE LOOKING FOR A FREE PDF PRACTICE SET OF THIS BOOK FOR YOUR STUDY PURPOSES FEEL FREE TO CONTACT ME cbsenet4u gmail com I WILL SEND YOU PDF COPY THE GEODESY MCQ MULTIPLE CHOICE QUESTIONS SERVES AS A VALUABLE RESOURCE FOR INDIVIDUALS AIMING TO DEEPEN THEIR UNDERSTANDING OF VARIOUS COMPETITIVE EXAMS CLASS TESTS QUIZ COMPETITIONS AND SIMILAR ASSESSMENTS WITH ITS EXTENSIVE COLLECTION OF MCQS THIS BOOK EMPOWERS YOU TO ASSESS YOUR GRASP OF THE SUBJECT MATTER AND YOUR PROFICIENCY LEVEL BY ENGAGING WITH THESE MULTIPLE CHOICE QUESTIONS YOU CAN IMPROVE YOUR KNOWLEDGE OF THE SUBJECT IDENTIFY AREAS FOR IMPROVEMENT AND LAY A SOLID FOUNDATION DIVE INTO THE GEODESY MCQ TO EXPAND YOUR GEODESY KNOWLEDGE AND EXCEL IN QUIZ COMPETITIONS ACADEMIC STUDIES OR PROFESSIONAL ENDEAVORS THE ANSWERS TO THE QUESTIONS ARE PROVIDED AT THE END OF EACH PAGE MAKING IT EASY FOR PARTICIPANTS TO VERIFY THEIR ANSWERS AND PREPARE EFFECTIVELY CBSE Class 12 Business Studies Handbook - MINDMAPS, Solved Papers, Objective Question Bank & Practice Papers Disha Experts,2019-09-25 **Planning Your Financial Future** Louis E. Boone,David L. Kurtz,Douglas Hearth,2000 Strategy for Personal Finance Lang,Larry R. Lang,1993 **Gle ACC Twe 1st Year 2000** Donald J. Guerrieri,F. Barry Haber,William B. Hoyt,Robert E. Turner,1999-04 Focuses on a business perspective by using examples from the business world to illustrate accounting concepts *Microeconomics Study Guide* Timothy Tregarthen,John Brock,Dale Deboer,1999-12-15 **Study Guide to Accompany Introduction to Taxation, a Decision- Making Approach [by] James E. Parker** Thomas P. Howard,1984 **Public**

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**Study Guide** Pearson,Courtland L. Bovée,2006-01-31 The Study Guide contains Learning Objectives True False questions Multiple Choice questions Match Terms and Concepts to their Definitions Learning Objectives Short Answer Questions Critical Thinking Questions Brain Teaser and answers to all above mentioned exercises

**Personal Finance** Bernard J. Winger,Ralph R. Frasca,2003 This text features an emphasis on risk and return boxes on saving money financial planing and personal finance news and an ongoing case of a typical American family and their financial decisions While the number of chapters has been reduced from 18 to 16 for this sixth edition there is expanded material on the time value of money career planning the Tax Relief Act of 2001 consumer protection in the electronic marketplace and exchange traded mutual funds The Internet supplement that accompanied the previous two editions is now incorporated directly into the text The authors are affiliated with the University of Dayton Annotation copyrighted by Book News Inc Portland OR

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