

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 from habit
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

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Unveiling the Power of Verbal Art: An Psychological Sojourn through **Chapter 7 Test Form C In Personal Finance Foundations**

In some sort of inundated with monitors and the cacophony of instant connection, the profound energy and mental resonance of verbal art often disappear in to obscurity, eclipsed by the continuous barrage of sound and distractions. Yet, set within the lyrical pages of **Chapter 7 Test Form C In Personal Finance Foundations**, a captivating perform of literary elegance that impulses with fresh thoughts, lies an unforgettable journey waiting to be embarked upon. Composed by a virtuoso wordsmith, this exciting opus books viewers on a mental odyssey, softly revealing the latent possible and profound influence embedded within the intricate web of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is key themes, dissect their fascinating publishing fashion, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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