

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

K Morrison



Foundations In Personal Finance Chapter 5 Answer Key:

Whispering the Strategies of Language: An Psychological Journey through **Foundations In Personal Finance Chapter 5 Answer Key**

In a digitally-driven earth where displays reign supreme and quick connection drowns out the subtleties of language, the profound secrets and mental subtleties hidden within phrases often go unheard. However, set within the pages of **Foundations In Personal Finance Chapter 5 Answer Key** a charming literary value pulsing with organic thoughts, lies an extraordinary quest waiting to be undertaken. Penned by a talented wordsmith, that charming opus invites readers on an introspective journey, gently unraveling the veiled truths and profound affect resonating within the material of each word. Within the psychological depths with this moving review, we can embark upon a genuine exploration of the book is key themes, dissect its captivating writing style, and yield to the effective resonance it evokes heavy within the recesses of readers hearts.

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