

Study Guide Chapter 1

CHAPTER 1 INTRODUCTION TO PERSONAL FINANCE

1. Credit is marketed so well that we desire to have it while completely dismissing the fact that interest rates and fees continue to destroy our financial well-being.
2. Having debt keeps you from building wealth.
3. When developing a personal financial plan, one of the first things you should do is assess your current financial situation. This includes your income, assets and liabilities.
4. Income alone does not determine wealth, and how much money a person makes does not dictate his or her spending and saving behavior.
5. This is not true: the credit industry in America has not changed much since 1917.
6. Knowing your money personality does not allow you to excuse excessive spending because it is simply part of your nature.
7. Allowing your financial planner to make all of your major money decisions is not one of the key components of financial planning.
8. During the Great Depression, New Deal policymakers came up with consumer lending policies that convinced commercial banks that offering consumer credit could be profitable.
9. Most Americans today are not wealthy and will not have financial security when they retire.
10. Financial success is about 20% knowledge and 80% behavior.
11. Interest is a fee paid by a borrower to the lender for the use of borrowed money.
12. A recession is a period of temporary economic decline during which trade and industrial activity are reduced, generally identified by a fall in gross domestic product (GDP).
13. If you spend more than you make, you may face these consequences: Missed opportunity to save and invest, Stress, A cycle of debt.
14. Financial literacy is the knowledge and skillset necessary to be an informed consumer and manage finances effectively.
15. Financial Myth: Expensive houses and new cars are a true indication of wealth.
16. Financial math is easy, but managing your behavior can be challenging.
17. You are a teenager and what you do now with your money will have great effect on your financial future.
18. This is not true: Learning the language of money is not that important be smart and depend on a financial planner to manage your money.
19. A debt is an obligation of repayment owed by one party to a second party.
20. Learning to manage money at this stage can eliminate financial mistakes and promote huge financial benefits for the future.
21. Assets are anything of value that you own.
22. True financial security is achieved when your money begins to generate an income---your money starts working for you.
23. A loan shark is a person or business that offers loans at extremely high interest rates.
24. You do not need to learn to read your credit card statements to become money smart.

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