

FINAL EXAM REVIEW

Student Name: _____

Period: _____

PERSONAL FINANCE

Course #6093

Mrs. Lee Hartman

DATE OF FINAL EXAM TEST: _____

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on _____.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at www.vcstulsa.org. They are also listed below by Chapter.

CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)

UNIT 1 – SAVING and INVESTING

CHAPTER 1 – Savings (Pg. 9)

1. List Dave Ramsey's "Baby Steps" covered in *Foundations for Personal Finance*. (Pgs. 11, 12, 13, 33, 39, 59,171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

CHAPTER 2 – Investment Options (Pg. 21)

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25,26)

CHAPTER 3 – Wealth Building and College Savings (Pg. 31)

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 36)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

UNIT 2 – CREDIT and DEBT

CHAPTER 4 – Dangers of Debt (Pg. 47)

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

CHAPTER 5 – Consumer Awareness (Pg. 65)

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

Foundations In Personal Finance Answer Key Chapter 1

Jean Tirole



Foundations In Personal Finance Answer Key Chapter 1

Macroeconomics for AP® David Anderson, Margaret Ray, Paul Krugman, Robin Wells, 2015-01-23 Krugman's *Macroeconomics for AP* combines the successful storytelling vivid examples and clear explanations of Paul Krugman and Robin Wells with the AP expertise of Margaret Ray and David Anderson In this exciting new edition of the AP text Ray and Anderson successfully marry Krugman's engaging approach and captivating writing with content based on The College Board's AP Economics Course outline all while focusing on the specific needs and interests of high school teachers and students

Personal Finance Rachel S. Siegel, 2021 *Personal Finance* was written with two simple goals in mind to help students develop a strong sense of financial literacy and provide a wide range of pedagogical aids to keep them engaged and on track This book is a practical introduction that covers all of the fundamentals and introduces conceptual frameworks such as the life cycle of financial decisions and basic market dynamics in a way that students can easily grasp and readily use in their personal lives Provided by publisher

Baby Steps Millionaires Dave Ramsey, 2022-01-11 *You Can Baby Step Your Way to Becoming a Millionaire* Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end He made his first million in his twenties the wrong way and then went bankrupt That's when he set out to learn God's ways of managing money and developed the Ramsey Baby Steps Following these steps Dave became a millionaire again this time the right way After three decades of guiding millions of others through the plan the evidence is undeniable if you follow the Baby Steps you will become a millionaire and get to live and give like no one else In *Baby Steps Millionaires* you will Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth Learn how to bust through the barriers preventing them from becoming a millionaire Hear true stories from ordinary people who dug themselves out of debt and built wealth Discover how anyone can become a millionaire especially you *Baby Steps Millionaires* isn't a book that tells the secrets of the rich It doesn't teach complicated financial concepts reserved only for the elite As a matter of fact this information is straightforward practical and maybe even a little boring But the life you'll lead if you follow the Baby Steps is anything but boring You don't need a large inheritance or the winning lottery number to become a millionaire Anyone can do it even today For those who are ready it's game on

The Legacy Journey Dave Ramsey, 2014-10-01 What does the Bible really say about money About wealth How much does God expect you to give to others How does wealth affect your friendships marriage and children How much is enough There's a lot of bad information in our culture today about wealth and the wealthy Worse there's a growing backlash in America against our most successful citizens but why To many wealth is seen as the natural result of hard work and wise money management To others wealth is viewed as the ultimate inexcusable sin This has left many godly men and women confused about what to do with the resources God's put in their care They were able to build wealth using God's ways of handling money but then they are left feeling guilty about it Is this what God had in mind

Dave Ramsey's Complete Guide to Money Dave Ramsey,2012-01-01 If you re looking for practical information to answer all your How What and Why questions about money this book is for you Dave Ramsey s Complete Guide to Money covers the A to Z of Dave s money teaching including how to budget save dump debt and invest You ll also learn all about insurance mortgage options marketing bargain hunting and the most important element of all giving This is the handbook of Financial Peace University If you ve already been through Dave s nine week class you won t find much new information in this book This book collects a lot of what he s been teaching in FPU classes for 20 years so if you ve been through class you ve already heard it It also covers the Baby Steps Dave wrote about in The Total Money Makeover and trust us the Baby Steps haven t changed a bit So if you ve already memorized everything Dave s ever said about money you probably don t need this book But if you re new to this stuff or just want the all in one resource for your bookshelf this is it

Krugman's Economics for AP® Margaret Ray,David A. Anderson,2019-05-14 Krugman s Economics for AP second edition is designed to be easy to read and easy to use This book is your ultimate tool for success in the AP Economics course and Exam The text combines the successful storytelling vivid examples and clear explanations of Paul Krugman and Robin Wells with the AP expertise of Margaret Ray and David Anderson In this exciting new edition of the AP text Ray and Anderson successfully marry Krugman s engaging approach and captivating writing with content based on The College Board s AP Economics Course outline all while focusing on the specific needs and interests of high school teachers and students

Financial Peace Dave Ramsey,2002-01-01 Dave Ramsey explains those scriptural guidelines for handling money

The Proximity Principle Ken Coleman,2019-05-13 Right now 70% of Americans aren t passionate about their work and are desperately longing for meaning and purpose They re sick of average and know there s something better out there but they just don t know how to reach it One basic principle The Proximity Principle can change everything you thought you knew about pursuing a career you love In his latest book The Proximity Principle national radio host and career expert Ken Coleman provides a simple plan of how positioning yourself near the right people and places can help you land the job you love Forget the traditional career advice you ve heard Networking handing out business cards and updating your online profile do nothing to set you apart from other candidates Ken will show you how to be intentional and genuine about the connections you make with a fresh unexpected take on resumes and the job interview process You ll discover the five people you should look for and the four best places to grow learn practice and perform so you can step into the role you were created to fill After reading The Proximity Principle you ll know how to connect with the right people and put yourself in the right places so opportunities will come and you ll be prepared to take them

Foundations of Personal Finance Sally R. Campbell,2009-02 Designed to help students review content apply knowledge and develop critical thinking skills A wide variety of activities are provided for various learning styles This supplement is a consumable resource designed with perforated pages so that a given chapter can be removed and turned in for grading or checking

Financial Peace Revisited Dave Ramsey, 2002-12-30 With the help of a 1 New York Times bestselling author and finance expert set your finances right with these updated tactics and practices Dave Ramsey knows what it s like to have it all By age twenty six he had established a four million dollar real estate portfolio only to lose it by age thirty He has since rebuilt his financial life and through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough* he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right financially emotionally and spiritually In this new edition of *Financial Peace* Ramsey has updated his tactics and philosophy to show even more readers how to get out of debt and stay out the KISS rule of investing Keep It Simple Stupid how to use the principle of contentment to guide financial decision making how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes *Financial Peace* is the road map to personal control financial security a new vital family dynamic and lifetime peace

Microeconomic Foundations I David M. Kreps, 2013 Provides a rigorous treatment of some of the basic tools of economic modeling and reasoning along with an assessment of the strengths and weaknesses of these tools

Smart Money Smart Kids Dave Ramsey, Rachel Cruze, 2014-04-22 In *Smart Money Smart Kids* Financial expert and best selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money Starting with the basics like working spending saving and giving and moving into more challenging issues like avoiding debt for life paying cash for college and battling discontentment Dave and Rachel present a no nonsense common sense approach for changing your family tree

The Total Money Makeover: Classic Edition Dave Ramsey, 2013-09-17 Do you want to build a budget that actually works for you Are you ready to transform your relationship with money This New York Times bestseller has already helped millions of people just like you learn how to develop everyday money saving habits with the help of America s favorite personal finance expert Dave Ramsey By now you ve already heard all of the nutty get rich quick schemes and the fiscal diet fads that leave you with a lot of quirky ideas but not a penny in your pocket If you re tired of the lies and sick of the false promises Dave is here to provide practical long term help The Total Money Makeover is the simplest most straightforward game plan for completely changing your finances And best of all these principles are based on results not pie in the sky fantasies This is the financial reset you ve been looking for The Total Money Makeover Classic Edition will give you the tools and the encouragement you need to Design a sure fire plan for paying off all debt from your cars to your home and everything in between using the debt snowball method Break bad habits and make lasting changes when it comes to your relationship with money Recognize the 10 most dangerous money myths Secure a healthy nest egg for emergencies and set yourself up for retirement Become financially healthy for life Live like no one else so later you can LIVE and GIVE like no one else This edition of The Total Money Makeover includes new expanded Dave Rants that tackle marriage conflict college debt and so much more The Total Money Makeover Classic Edition also includes brand new back of the book resources to help you make The Total Money Makeover your new reality

Foundations of Personal Finance GOODHEART-WILLCOX PUB, Sally R. Campbell, 2009-02-01 Presents a variety of instructional strategies in the margins of each page that are intended to guide you in reviewing and reinforcing the chapter content Related Web sites are often cited along with technology applications and cross curricular ideas It also provides discussion topics enrichment activities assessment techniques and correlations to the National Family and Consumer Sciences Standards

School, Family, and Community Partnerships Joyce L. Epstein, Mavis G. Sanders, Steven B. Sheldon, Beth S. Simon, Karen Clark Salinas, Natalie Rodriguez Jansorn, Frances L. Van Voorhis, Cecelia S. Martin, Brenda G. Thomas, Marsha D. Greenfeld, Darcy J. Hutchins, Kenyatta J. Williams, 2018-07-19 Strengthen programs of family and community engagement to promote equity and increase student success When schools families and communities collaborate and share responsibility for students education more students succeed in school Based on 30 years of research and fieldwork the fourth edition of the bestseller *School Family and Community Partnerships Your Handbook for Action* presents tools and guidelines to help develop more effective and more equitable programs of family and community engagement Written by a team of well known experts it provides a theory and framework of six types of involvement for action up to date research on school family and community collaboration and new materials for professional development and on going technical assistance Readers also will find Examples of best practices on the six types of involvement from preschools and elementary middle and high schools Checklists templates and evaluations to plan goal linked partnership programs and assess progress CD ROM with slides and notes for two presentations A new awareness session to orient colleagues on the major components of a research based partnership program and a full One Day Team Training Workshop to prepare school teams to develop their partnership programs As a foundational text this handbook demonstrates a proven approach to implement and sustain inclusive goal linked programs of partnership It shows how a good partnership program is an essential component of good school organization and school improvement for student success This book will help every district and all schools strengthen and continually improve their programs of family and community engagement

Personal Finance Jane King, Mary Carey, 2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text

Love Your Life Not Theirs Rachel Cruze, 2016-09-14 In *Love Your Life Not Theirs* Rachel Cruze shines a spotlight on the most damaging money habit we have comparing ourselves to others Then she unpacks seven essential money habits for living the life we really want a life in line with our values where we can afford the things we want to buy without being buried under debt stress and worry The Joneses are broke Life looks good but hidden beneath that glossy exterior are credit card bills student loans car payments and an out of control mortgage Their money situation is a mess and they re trying to live a life they simply can t afford So why exactly do we try so hard to keep up with the Joneses Are we really living the lives we want or are we chasing someone else s dream just trying to keep up appearances on social media at church and in our community Why are we letting other people set the pace for our own family s finances In *Love Your Life Not Theirs* Rachel shows you how to buy and do the things that are important to you the right way That starts by choosing to quit the comparisons reframing the way you think about money and developing new habits like avoiding debt living on a plan watching your spending saving for the future having healthy conversations about money and giving These habits work and Rachel is living proof Now she wants to empower you to live the life you ve always dreamed of without creating the debt stress and worry that are all too often part of the deal Social media isn t real life and trying to keep up with the Joneses will never get you anywhere It s time to live and love your life not theirs I ve never read a book about money that takes this approach and that s a good thing Comparison has a way of weaving itself throughout all aspects of our lives including our money In *Love Your Life Not Theirs* Rachel Cruze outlines the seven money habits that really matter and they have nothing to do with keeping up with the Joneses Candace Cameron Bure Actress author and co host of *The View* *Love Your Life Not Theirs* is full of the kind of practical straightforward advice we ve come to expect from Rachel Cruze She offers guidance on paying down debt smart saving and the right way to talk to your spouse about money These indispensable tips can help with day to day spending decisions and put you on a path to establishing healthy financial habits Susan Spencer Editor in Chief for *Woman s Day* Cruze s self deprecating and honest voice is a great resource for anyone wanting to take charge of their money With humor and approachability she helps her readers set themselves up for success and happiness no matter what current financial state they may be in Kimberly Williams Paisley New York Times best selling author of *Where the Light Gets In* In today s world of social media the temptation to play the comparison game is stronger than ever *Love Your Life Not Theirs* is the perfect reminder that when it comes to money comparison is a game you can t win A terrific and much needed read Jean Chatzky Financial Editor NBC TODAY and Host of *HerMoney* with Jean Chatzky Podcast

The Theory of Corporate Finance Jean Tirole, 2010-08-26 Magnificent The Economist From the Nobel Prize winning economist a groundbreaking and comprehensive account of corporate finance Recent decades have seen great theoretical and empirical advances in the field of corporate finance Whereas once the subject addressed mainly the financing of corporations equity debt and valuation today it also embraces crucial issues of governance liquidity risk management relationships between banks and corporations and the macroeconomic impact of corporations However this progress has left in its wake a jumbled array of concepts and models that students are often hard put to make sense of Here one of the world's leading economists offers a lucid unified and comprehensive introduction to modern corporate finance theory Jean Tirole builds his landmark book around a single model using an incentive or contract theory approach Filling a major gap in the field *The Theory of Corporate Finance* is an indispensable resource for graduate and advanced undergraduate students as well as researchers of corporate finance industrial organization political economy development and macroeconomics Tirole conveys the organizing principles that structure the analysis of today's key management and public policy issues such as the reform of corporate governance and auditing the role of private equity financial markets and takeovers the efficient determination of leverage dividends liquidity and risk management and the design of managerial incentive packages He weaves empirical studies into the book's theoretical analysis And he places the corporation in its broader environment both microeconomic and macroeconomic and examines the two way interaction between the corporate environment and institutions Setting a new milestone in the field *The Theory of Corporate Finance* will be the authoritative text for years to come

Personal Financial Planning George E. Rejda, Michael J. McNamara, 1998 Today's students wear many hats in the world of personal finance there's only one text that can fit everyone's needs Rejda McNamara *Personal Financial Planning* Bringing the world of personal finance to students as intelligent consumers of financial services Rejda McNamara cover all topics for today's changing society Internet margin notes exercises together with Rejda's well known Insight Boxes focus on real world application experience that take the novice to a higher level of sophistication in the areas of financial planning Rejda McNamara is the most authoritative personal finance text available today covering areas of financial planning investments personal insurance taxation housing more Its modern pedagogy technical accuracy manageable length uncluttered format place *Personal Financial Planning* leaps bounds ahead of the competition Features Professionally oriented technically accurate up to date student friendly with a sophisticated approach toward instruction Covers the fundamental essentials of finance insurance taxes retirement planning but has an emphasis on investing material that is immediately useful to students Includes features such as Consider This a running marginal feature that offers pertinent advice for everyday situations Insight Boxes popular current newspaper articles from respected sources about varying financial issues demonstrating the practicality relevance of studying personal finance Internet exercises Supplements Instructor's Resource Manual Test Bank Computerized Test Gen for Windows PowerPoint Lecture Presentation *Personal Financial Planning* Software Templates Study Guide Table of Contents PART I FUNDAMENTALS OF FINANCIAL PLANNING Chapter 1 Introduction to Financial Planning Chapter 2 Tools of Financial Planning Chapter 3 Money Management Saving Chapter 4 Credit Financial Planning Chapter 5 Borrowing Debt Management Chapter 6 Tax Planning Chapter 7 Housing PART II PROTECTION AGAINST FINANCIAL INSECURITY Chapter 8 Introduction to Risk Management Insurance Chapter 9 Life Insurance Chapter 10 Health Insurance Chapter 11 Property Liability Insurance PART III THE ROLE OF INVESTMENT IN FINANCIAL PLANNING Chapter 12 Fundamentals of Investing Chapter 13 Investing in Stocks Bonds Chapter 14 Investing in Mutual Funds Chapter 15 Other Investments PART IV RETIREMENT PLANNING ESTATE PLANNING Chapter 16 Retirement Planning Chapter 17 Estate Planning Appendix A 99 Ways to Cut Costs Every Day Appendix B Financial Tables Appendix C Homeowners 3 Special Form Insurance Policy Appendix D Personal Auto Policy

Retire Inspired Chris Hogan, 2016-01-12 When you hear the word retirement you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty-five and starting your first job or fifty-five and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number—an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired.

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