

## 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 3 Test Answer Key

**Ensheng Dong**



## **Foundations In Personal Finance Chapter 3 Test Answer Key:**

Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

Loose-leaf Version for Quantitative Literacy Bruce Crauder, Benny Evans, Jerry Johnson, Alan Noell, 2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they ll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice Resources in Education ,1994 **Instructor Edition** Shelly, Cashman, Vermaat, 2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text

Discovering Computers 2007 Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J. Quasney, 2006-02 Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware software application and system software the Internet and World Wide Web communications e commerce and computers in society Personal Finance Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1996 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions **Discovering Computers** Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, 2007-02 Discovering Computers 2008 provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text This Shelly Cashman Series text offers a complete and engaging solution to successfully teach students basic computer concepts with new exercises case studies and online tools on the Online Companion Updated for currency students will learn the latest trends in technology and computer concepts Peak Performance Sharon K. Ferrett, 2006 Building foundation skills basic skills and strategies Application health and stress career developing good habits **Resources in Education** ,1993 The City Record New York (N.Y.), 1898 **Annotated Instructor's Edition Peak Performance** Sharon K. Ferrett, 2008 This best selling text presents new and returning college students with practical hands on methods of increasing their performance inside and outside the classroom It helps them make the connection between their academic efforts and their

job and life skills They learn a variety of personal productivity skills related to positive work and study habits as well as creative problem solving organizational and interpersonal skills      **Forthcoming Books** Rose Army,2003      **Books in Print Supplement** ,1982      El-Hi Textbooks and Serials in Print, 1996 R R Bowker Publishing,Bowker,1996-02

*Introduction to Computers & Information Systems* Larry Long,Nancy Long,1997 Provides an overview of introductory computer and information systems concepts Found throughout the book are web based activities which direct students to the internet This edition is supported by a Website designed to expose students to the Internet and its information resources The internet bridge offers monthly Technology updates to keep the instructor and the student current with changes in this dynamic market The internet exercises are designed to enhance students understanding and appreciation of the material in the book introduce them to what the Internet has to offer help them with their Internet navigation skills show them how to find information on the Internet show them how the internet can be used as a tool for business and personal problem solving and help them become confident internet surfers      **ACE Bulletin** ,1993      *The Wall Street Journal* ,1965      Books and Pamphlets, Including Serials and Contributions to Periodicals Library of Congress. Copyright Office,1959      Index to Theses with Abstracts Accepted for Higher Degrees by the Universities of Great Britain and Ireland and the Council for National Academic Awards ,2004 Theses on any subject submitted by the academic libraries in the UK and Ireland      **Books in Print** ,1981

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