

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

**Margaret Slusser, Luis I. Garcia, Carole-
Rae Reed, Patricia Quinn McGinnis**

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E-commerce Basics William S. Davis, John Benamati, 2003 In E Commerce Basics the authors introduce the basic technological infastructure and basic business issues to understand when analyzing the feasibility of e

commerce initiatives The book uses a layered approach that first presents the basic web technology that supports all e business then presents the e commerce business issues and then revisits the technology to discuss the challenges in bringing businesses on to the web Since the web wasn't created for business purposes the issues of combining business applications in a technical environment are examined This layered approach gives the reader an Understanding of the underlying infrastructure and how traditional business issues should be considered when considering e commerce and thus makes it easier to grasp the strengths limitations and implications of various e commerce solutions When discussing the business of ecommerce the layered approach reflects on traditional business models used to measure successes such as profit and return on investment Layered Approach Takes a layered approach that stresses the technology infrastructure and the business issues surrounding the integration of business and technology

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