

## 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 Answer Key Chapter 7

**Frank J. Fleming, Roy Luke**



**Foundations In Personal Finance Answer Key Chapter 7:**

## Whispering the Secrets of Language: An Psychological Quest through **Foundations In Personal Finance Answer Key Chapter 7**

In a digitally-driven earth where displays reign great and immediate communication drowns out the subtleties of language, the profound techniques and mental nuances concealed within phrases frequently move unheard. However, nestled within the pages of **Foundations In Personal Finance Answer Key Chapter 7** a interesting fictional value blinking with organic feelings, lies an extraordinary quest waiting to be undertaken. Written by a talented wordsmith, this charming opus invites visitors on an introspective journey, delicately unraveling the veiled truths and profound affect resonating within the cloth of each and every word. Within the emotional depths of the moving evaluation, we shall embark upon a sincere exploration of the book is primary subjects, dissect their charming publishing style, and fail to the powerful resonance it evokes deep within the recesses of readers hearts.

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