

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 Test A

D Keegan



Foundations In Personal Finance Chapter 5 Test A:

Unveiling the Power of Verbal Beauty: An Mental Sojourn through **Foundations In Personal Finance Chapter 5 Test A**

In some sort of inundated with monitors and the cacophony of fast transmission, the profound energy and emotional resonance of verbal artistry frequently diminish in to obscurity, eclipsed by the continuous assault of sound and distractions. Yet, nestled within the lyrical pages of **Foundations In Personal Finance Chapter 5 Test A**, a charming function of literary brilliance that pulses with raw feelings, lies an unforgettable trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, this mesmerizing opus guides readers on a psychological odyssey, softly exposing the latent possible and profound impact stuck within the elaborate web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is main styles, dissect their fascinating publishing model, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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