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## **TEST BANK FOR**

**Personal Financial Planning 12th Edition Lawrence J. Gitman, Michael D. Joehnk,  
Randy Billingsley**

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Chapter 1-15

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### **Chapter 1—Understanding the Financial Planning Process**

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#### **TRUE/FALSE**

1. Standard of living is defined as the necessities, comforts, and luxuries desired by an individual or group.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
2. The cost of raising a child from birth to age 18 is now more than \$300,000.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
3. Your propensity to consume is the percentage of each dollar of income, on the average, that is spent for current needs rather than savings.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
4. A good financial plan completed when one is in their 30s will typically last a lifetime.  
**ANS: F**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
5. Financial planning is a continuing, life-long process.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
6. Financial planning can improve your standard of living.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
7. Current consumption is inversely related to saving for the future.  
**ANS: T**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**  
**LOC: Tier 2: Financial markets and/or interest rates**
8. About 20% of Americans say retirement planning is their most pressing financial concern.  
**ANS: F**                      **PTS: 1**                      **NAT: Tier 1: Reflective thinking**

# Personal Financial Planning 5th Edition Test Bank

**KJ Lindholm-Leary**



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