

## 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

**Camilla Rothe**



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

## Enjoying the Song of Appearance: An Mental Symphony within **Foundations In Personal Finance Answer Key Chapter 7**

In a global used by screens and the ceaseless chatter of immediate interaction, the melodic beauty and emotional symphony created by the written term often disappear in to the backdrop, eclipsed by the constant noise and disruptions that permeate our lives. However, nestled within the pages of **Foundations In Personal Finance Answer Key Chapter 7** a marvelous fictional treasure full of fresh feelings, lies an immersive symphony waiting to be embraced. Crafted by a wonderful composer of language, that captivating masterpiece conducts readers on a mental journey, well unraveling the hidden melodies and profound impact resonating within each carefully crafted phrase. Within the depths of this poignant assessment, we will investigate the book is key harmonies, analyze their enthralling publishing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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