

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

Huangqi Zhang



Foundations In Personal Finance Answer Key Chapter 7:

Enjoying the Tune of Term: An Psychological Symphony within **Foundations In Personal Finance Answer Key Chapter 7**

In a world consumed by screens and the ceaseless chatter of instant connection, the melodic splendor and mental symphony developed by the prepared word often diminish in to the background, eclipsed by the persistent sound and disruptions that permeate our lives. However, situated within the pages of **Foundations In Personal Finance Answer Key Chapter 7** a wonderful literary treasure filled with natural feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that interesting masterpiece conducts viewers on a mental journey, well unraveling the concealed melodies and profound affect resonating within each carefully crafted phrase. Within the depths of this poignant analysis, we will examine the book is main harmonies, analyze their enthralling writing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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