

## 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

**Arthur J. Keown**



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

## Unveiling the Power of Verbal Beauty: An Emotional Sojourn through **Foundations In Personal Finance Answer Key Chapter 7**

In a global inundated with displays and the cacophony of fast conversation, the profound power and mental resonance of verbal artistry frequently diminish into obscurity, eclipsed by the continuous onslaught of sound and distractions. Yet, situated within the lyrical pages of **Foundations In Personal Finance Answer Key Chapter 7**, a interesting work of literary brilliance that impulses with fresh feelings, lies an unforgettable trip waiting to be embarked upon. Published by a virtuoso wordsmith, that interesting opus courses visitors on a psychological odyssey, softly exposing the latent possible and profound affect embedded within the delicate internet of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is central themes, dissect its fascinating publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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