

CHAPTER 1 – INTRODUCTION TO FINANCE

TRUE/FALSE QUESTIONS

1. ☐ The purpose of the financial system is to bring savers and borrowers together.
2. ☐ Firms are never DSUs.
3. ☐ Investment bankers help DSUs bring new primary security issues to market.
4. ☐ Deposits in a credit union by a household are an example of direct finance.
5. ☐ Direct finance requires a more or less exact match of preferences.
6. ☐ There must be an equal number of DSUs and SSUs in a period.
7. ☐ Without a financial sector, real investment must be financed internally by the DSU.
8. ☐ A household is an SSU when income for the period exceeds spending.
9. ☐ Financial claims or securities are written for the mutual benefit of both SSU and DSU.
10. ☐ DSUs and SSUs always have some contact with each other in financial markets.
11. ☐ Households are the major source of funds to the financial system.
12. ☐ In capital budgeting, the financial manager tries to identify investment opportunities that will increase the value of the firm.

MULTIPLE CHOICE QUESTIONS

1. An SSU's
 - a. income and expenditures for the period are equal.
 - b. **income for the period exceeds expenditures.**
 - c. expenditures for the period exceed receipts.
 - d. spending is entirely financed by credit cards.
2. Financial institutions facilitate the flow of investment funds
 - a. from savers to borrowers.
 - b. from SSUs to DSUs.
 - c. from the household sector to the business sector.
 - d. **any of the above**

Personal Finance True False Answers Chapter 1

**Jack Kapoor, Les Dlabay, Robert J.
Hughes**



Personal Finance True False Answers Chapter 1:

Personal Finance Vickie L. Bajtelsmit, 2019-10-22 **Personal Finance** 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness. By focusing on real world decision making, Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations. Using a conversational writing style, relatable examples and up to date coverage on important topics like student debt, students gain the knowledge they need to avoid early financial mistakes. By the end of the course, students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life.

Personal Finance Workbook for Beginners Dylin Redling, Allison Tom, 2025-06-17 The practical way to financial empowerment. Personal finances are an essential element of life, but many of us avoid dealing with them because we don't feel well informed. Overcome any doubts you may have about your financial literacy with this financial workbook for beginners. You will learn key financial concepts, start to engage intentionally with your finances, and create a plan to approach your financial future with confidence. Regardless of your age or bank balance, now is the time to improve your financial health. Focus on the personal. Examine your relationship to money, look at how your values and behaviors influence your finances, then apply your priorities to set realistic and attainable goals. Tools for action: Use the quizzes, checklists, budget templates, and financial exercises to assess the current state of your finances and kick off your financial planning for the future. Complex concepts demystified. Get comfortable with personal finance through straightforward advice and real life examples. You will get practical information about dealing with debt, buying a home, retirement planning, and investing in your future. Prioritize your financial well being with the **Personal Finance Workbook for Beginners**. **Personal Finance** Jane King, Mary Carey, 2017 This book explains the fundamentals of financial planning, including budgeting and managing debt, before engaging with major issues and life events where financial literacy is key. Pedagogical features including learning objectives, terminology boxes, and examples fully support students in developing their practical skills, whilst ponder points and questions encourage the application of these skills when making informed financial decisions. Engaging case studies and extensive examples throughout the text bring the subject to life. **Instructor's Manual to Accompany Personal Finance, 6th Edition** Harold Arthur Wolf, 1981

Introduction to Personal Finance John E. Grable, Lance Palmer, 2018-12-28 Every financial decision we make impacts our lives. **Introduction to Personal Finance: Beginning Your Financial Journey** is designed to help students avoid early financial mistakes and provide tools needed to secure a strong foundation for the future. Using engaging visuals and a modular approach, instructors can easily customize their course to topics that matter most to their students. This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals. **Student Resource Manual to Accompany Personal Finance** Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors, include Readings and Cases, allows students to review and apply text concepts. Each

chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills

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Planning Your Financial Future Louis E. Boone,David L. Kurtz,Douglas Hearth,2000

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Personal Finance, Study Guide Robert S. Rosefsky,1998-05-07 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

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Personal Finance True False Answers Chapter 1 Book Review: Unveiling the Magic of Language

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