Multiple Choice

Identify the choice that best completes the statement or answers the question.

- Luisa Perez had a balance of \$541.82 in her checking account on January 7. On January 10 she wrote a check to Marty's Hair Salon for \$27.19. What is her new balance?
 - a. \$494.63 c. \$514.63 b. \$569.01 d. \$27.19
 - Jamahl Jones earned \$20.50 cutting grass, \$16.50 babysitting, and \$4.95 selling two baseball cards. He puts all but \$10.00 in his checking account. What is his total deposit?
 - a. \$41.95 c. \$31.95 b. \$31.50 d. \$30.00
- Lincoln Jefferson sold his motor scooter and received a check for two hundred eighty-one and ⁶¹/₁₀₀ dollars.

What is the amount of the check written as a numeral?

a. \$281.00

c. \$281.01

- b. \$821.10
 d. \$218.10
 4. The manager of Tony's Pizzeria deposited money in the restaurant's checking account at the end of the day.
- The manager of Lony's Prizzeria deposited money in the restaurant's checking account at the end of the day.

 The deposit included 4 fifty-dollar bills, 9 twenty-dollar bills, 16 ten-dollar bills, 22 five-dollar bills, 16 one-dollar bills, 29 quarters, 14 dimes, 9 nickels, and 17 pennies. What was the total deposit?

a. \$675.27 c. \$678.27 b. \$675.10 d. \$698.27

5. Colleen McHugh wishes to deposit checks for \$13.75, \$92.08, and \$8.21 into her account. She would like to receive \$15.00 in cash. What is her total deposit?

a. \$114.04 c. \$115.94 b. \$99.04 d. \$99.54

6. Isaac Epstein received a bank statement showing the following amounts. What is his present balance?

Previous Balance	\$131.02
Deposits	415.75
Checks	198.31
Service Charge	3.87
Interest	1.79
Present Balance	

a. \$344.99 c. \$354.12 b. \$357.70 d. \$346.38

Lourdes Ramirez deposits the following in her checking account: 3 ten-dollar bills, 6 five-dollar bills, 9 one-dollar bills, 9 quarters, 11 dimes, 2 nickels, 47 pennies, and a check for \$19.76. What is her total deposit?

a. \$72.68 c. \$92.68 b. \$92.21 d. \$72.92

8. Catherine Hamilton owns a clothing boutique. She makes a deposit in her business checking account. She has checks for \$103.42 and \$146.43. She has eash consisting of 12 one-dollar bills, 10 five-dollar bills, 6 ten-dollar bills, and 20 twenty-dollar bills. What is Hamilton's total deposit?

a. \$249.85 c. \$522.00 b. \$771.85 d. \$411.85

Which of the following is the correct word form to write on a check for the amount \$756.50?

Personal Finance Chapter 4 Test

O. Ray Whittington

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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 guizzes 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 Know-How Guide Series: Personal Finance your financial well being with the Personal Finance Workbook for Beginners and Investing Timothy Clarke, Know How Guide Series Personal Finance and Investing We ll look at the landscape of personal finance and investing like studying a map before a journey This volume in the Know How Guide Series by Timothy Clarke explores budgeting basics smart investing strategies cryptocurrencies traditional currencies and financial living It offers insights into debt management retirement planning and risk assessment drawing on global practices and timeless wisdom Whether you re a young professional saving a family manager budgeting or a retiree planning this book aims to deepen your understanding of financial concepts in an accessible way Discover practical steps for navigating stock markets banking traditions and wealth building approaches presented without jargon The book informs rather than prescribes offering a broad view of options like budgeting tools or diversification strategies Research each concept thoroughly and consult professionals like financial advisors as this book shares information only We hope it serves as a fast track quide to exploring money management fostering informed decisions for financial awareness Essential Personal Finance Lien Luu, Jonguil Lowe, Jason Butler, Tony Byrne, 2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to

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Systems and Educational Finance United States. Advisory Commission on Intergovernmental Relations, 1972

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