

PERSONAL FINANCE Unit Test

MIDDLE & HIGH SCHOOL



Personal Finance Assessment

1. _____ became President of the United States after Andrew Jackson was assassinated.
- Monroe Calhoun
 - Polk Van Buren
 - Taylor Adams
 - Fillmore Polk

2. What was the outcome of passing the 18th Amendment to the U.S. Constitution in 1913?

- Prohibit Civil War
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

3. What was the purpose of passing the 18th Amendment to the U.S. Constitution in 1913?

- Prohibit alcohol consumption
- Prohibit gun ownership
- Prohibit slavery or slavery
- Prohibit alcohol consumption in the United States

4. "The right of citizens of the United States to vote shall not be denied or restricted by the United States or by any State on account of race, color, or previous condition of servitude." Source: from the 15th Amendment

- What was the purpose of passing the 15th Amendment to the U.S. Constitution in 1870?

- To grant women the right to a fair education
- To grant black men the right to vote
- To grant the states the right to control education
- To give the states the right to control education

Personal Finance Assessment

Answer Key

1. What is an example of wise financial planning for the future?

- Take charge and learn to use credit wisely
- Get credit and offer the new state to pay for it
- Get credit and learn to use it wisely
- Get credit and learn to use it wisely

2. Joseph's parents are planning for their retirement, a time when they will stop working.

Why is planning important for Joseph's parents?

- They can get a credit card
- They can learn to use credit
- They can learn to use credit
- They can learn to use credit

3. Complete the table with each month of the school year. Use the table below to answer the questions.

Month	Income	Expenses	Balance
January	\$1,000	\$800	\$200
February	\$1,000	\$800	\$200
March	\$1,000	\$800	\$200
April	\$1,000	\$800	\$200
May	\$1,000	\$800	\$200
June	\$1,000	\$800	\$200
July	\$1,000	\$800	\$200
August	\$1,000	\$800	\$200
September	\$1,000	\$800	\$200
October	\$1,000	\$800	\$200
November	\$1,000	\$800	\$200
December	\$1,000	\$800	\$200

What activity shows up the most often in the budget? (Circle the activity that shows up the most often in the budget.)

- Food
- Transportation
- Entertainment
- Utilities

Personal Finance 08 Answer Key Test

Huangqi Zhang



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