

PERSONAL FINANCE – MULTIPLE CHOICE QUESTIONS

QUESTION	T/F
\$500 on deposit at 6% for 6 months would earn \$30.	F
A budget is a record of how a person or family has spent their money.	F
A cash flow statement uses this equation: Assets - Liabilities = Net worth.	F
A financial plan is an informal report that analyzes past financial decisions.	F
A mortgage is an amount borrowed to buy a house or other real estate.	T
After two or three years of making loan payments on a new car, the balance owed is greater than the value of the car, which is a situation referred to as upside-down.	T
After two or three years of making loan payments on a new car, the balance owed is greater than the value of the car, which is a situation referred to as upside-down.	T
Borrowers is less likely to be harmed by inflation.	T
Checking account balance is a liquid asset.	T
Consumer credit refers to the use of debit cards for personal needs.	F
During problem identification, a clear statement of a problem is "I need to have a car".	F
Education plan is incorporated in a financial plan.	
If you earn 11.5 percent on your investments, it will take you 6.3 years for your money to double	T
Lease-to-purchase and rent-with-option allow renters to become homeowners.	T
Liabilities are amounts owed to others.	T
Liquid assets are cash, money in checking and savings accounts, and items of value that can be easily converted to cash.	T
Making transactions using a debit card will immediately reduce your bank balance.	T

Personal Finance True False Answers Chapter 12

Harold Arthur Wolf



Personal Finance True False Answers Chapter 12:

Instructor's Manual to Accompany Personal Finance, 6th Edition Harold Arthur Wolf, 1981 *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 Student Resource

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