

Name: \_\_\_\_\_

Hour: \_\_\_\_\_

## Personal Finance: Chapter 4 Test

### Vocab:

1. \_\_\_\_\_ Type of card issued by a bank that allows users to finance a purchase
2. \_\_\_\_\_ A decrease or loss in value
3. \_\_\_\_\_ A yearly fee that's charged by the credit card company for the convenience of the credit card
4. \_\_\_\_\_ Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term
5. \_\_\_\_\_ The length of time that the lender charges no interest on money borrowed when paying off your balance in full each month
6. \_\_\_\_\_ Cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan
7. \_\_\_\_\_ Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attacked with the largest possible payments
8. \_\_\_\_\_ A detailed report of an individual's credit history
9. \_\_\_\_\_ An interest rate charged to a customer during the early stages of a loan; the rate often goes up after a specified period of time
10. \_\_\_\_\_ The maximum amount of money the lender is willing to loan an applicant
11. \_\_\_\_\_ A measure of an individual's credit risk; calculated from a credit report using a standardized formula
12. \_\_\_\_\_ The charge for setting up a loan

# Chapter 8 Test B Personal Finance

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



## Chapter 8 Test B Personal Finance:

**Introduction to Personal Finance** John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 2e is designed to help students avoid early financial mistakes and provide the 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 *Cont Business Test Bank* Boone, 2001-08 **Personal Finance** Jack R. Kapoor, Les Dlabay, Robert J. Hughes, 1998-09 *Strategy for Personal Finance* Lang, Larry R. Lang, 1993 **Personal Finance Law**

**Quarterly Report**, 1983 **Personal Finance** E. Thomas Garman, Raymond E. Forgue, 1988 Business Math Gene R. Sellers, 1986 *Personal Finance Study Guide Sixth Edition* E. Thomas Garman, 1999-10-25 Black Enterprise, 1988-10

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

**Business Mathematics** Gene R. Sellers, 1986 Statistics of Income, 1956 Vols for 1934 1953 issued in 2 pts pt 1

Individual income tax returns estate tax returns gift tax returns varies pt 2 Corporation income tax returns and personal holding company returns *Discovering Computers 2007* Gary B. Shelly, Thomas J. Cashman, Misty E. Vermaat, Jeffrey J.

Quasney, 2006-02 Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware software application and system software the Internet and World Wide Web communications e commerce and computers in society **The Skills for Life**

**Survey** Joel Williams, Great Britain. Department for Education and Skills, 2003 Basic skills tests based on the National Standards for adult basic skills were carried out between June 2002 and May 2003 on a sample of over eight thousand adults normally resident in England The tests were combined with a background questionnaire social survey This report provides many detailed statistics but some of the the main findings are noted below 44 per cent of the respondents achieved Level 2 or

above in the literacy assessment but 16 per cent were classified at Entry level 3 In the numeracy test 25 per cent achieved Level 2 or above but 47 per cent were classified at Entry level 3 or below Overall 47 per cent were classified at Entry level 3 or below in either literacy or numeracy and only 18 per cent achieved Level 2 or above for both literacy and numeracy

**Black Enterprise** ,1988      *Renegade Kids, Suburban Outlaws* Wayne S. Wooden,Randy Blazak,2001 Topics covered include exploring boundary between deviance and criminality in the lives of young people who are deeply involved in the youth culture show how youth culture is not a set of categories so much as it is a dynamic and creative response to the confusions of growing up in modern society

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