

Financial Planning

1. Which is not a part of good money management?

- A. giving wisely
- B. earning money
- C. borrowing freely
- D. investing wisely

2. True or False. Using a credit card to make purchases is a type of loan.

3. What is the outcome of using a credit card wisely?

4. How does creating a budget help people with financial planning?

5. What are some federal taxes usually withheld from a person's paycheck?

6. What is the difference between sales coupons and rebates?

7. You are trying to buy a new cell phone that has a manufacturer's rebate of \$20. The cell phone costs \$100. Before the rebate, how much will you pay for the cell phone if the store offers the rebate?

8. Calculate the savings on a purchase of \$200 if you use the nearest bank's 5% plan.

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Lei Huang



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