

## Personal Finance Exam

### True / False Questions

1. Inflation reduces the buying power of money. TRUE
2. When prices are increasing at a rate of 6 percent, the cost of products would double in about 12 years. TRUE
3. Short-term goals are usually achieved within the next year or so. TRUE
4. Opportunity costs refer to what a person gives up when making a decision. TRUE

### Multiple Choice Questions

5. The main goal of personal financial planning is:  
A. saving and investing for future needs.  
B. reducing a person's tax liability.  
C. achieving personal economic satisfaction  
D. spending to achieve financial objectives.  
E. saving, spending, and borrowing based on current needs.
6. With an inflation rate of 9 percent, prices would double in about \_\_\_\_\_ years.  
A. 4  
B. 6  
C. 8  
D. 10  
E. 12
7. The ability to convert financial resources into usable cash with ease is referred to as:  
A. bankruptcy.  
B. liquidity.  
C. investing.  
D. saving.  
E. opportunity cost.
8. As Jean Tyler plans to set aside funds for her young children's college education, she is setting a(n) \_\_\_\_\_ goal.  
A. intermediate  
B. long-term  
C. short-term  
D. intangible  
E. durable
9. Brad Opper has a goal of "saving \$50 a month for vacation." Brad's goal lacks:  
A. measurable terms.  
B. a realistic perspective.  
C. specific terms.  
D. the type of action to be taken.  
E. a time frame.

# Personal Finance True False Answers Chapter 12

**Ying-Ying Zheng**



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