

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

Michael Rajnik



Personal Finance True False Answers Chapter 12:

Personal Finance True False Answers Chapter 12 Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the power of words has become more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such is the essence of the book **Personal Finance True False Answers Chapter 12**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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