
PERSONAL FINANCE STUDY GUIDE 2024 QUESTIONS WITH COMPLETE ANSWERS ALREADY PASSED

A check which has cleared could still bounce. - **CORRECT ANSWER** False

A deposit would appear as a credit on your bank statement. - **CORRECT ANSWER**
True

The individual whose name appears after "Pay to the order of" is known as the "payee." -
CORRECT ANSWER True

If your cancelled checks are lost or stolen, you should notify the bank immediately to
close your account. - **CORRECT ANSWER** True

A service charge would appear as a credit on your bank statement. - **CORRECT**
ANSWER True

The individual who signs the check is called the "drawer." - **CORRECT ANSWER**
True

A certified check guarantees that the check will not bounce. - **CORRECT ANSWER**
True

If money is wired to your account, you must wait a few days before the funds are
available to you. - **CORRECT ANSWER** True

What factors should you consider before choosing a savings option? - **CORRECT**
ANSWER Safety and risk, Liquidity, and Earnings

Which of the following would be considered the more liquid savings option? -
CORRECT ANSWER Savings Accounts

Personal Finance Study Guide Answers

Jae Shim, Joel G. Siegel



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