Personal Financial Literacy Final Exam Questions and Answers

William carefully looked over a _____ before he signed it, and then moved into his new apartment. - Answer-lease

Doug's printing business had a revenue of \$6,000 and operating costs of \$4,000. How much profit did his business make? - Answer-\$6,000 - \$4,000 = \$2,000

What is FALSE about financial literacy?

- A. Help you make smart financial decisions.
- B. To make you rich.
- C. Financial literacy is knowledge about money and what you do with money. Answer-
- B. To make you rich

What are NOT the costs or consequences of being financially irresponsible?

(2 choices)

- A. paying higher interest rates for loans
- B. having more opportunities
- C. paying higher interest rates on credit cards
- D. gaining independence Answer-B. having more opportunities & D. gaining independence

Patti would like more information about product recalls. Which of the following resources would not be reliable and relevant? - Answer-a list she found online that was last updated in 1998

Evelyn would like to take a trip to Puerto Rico to visit her cousin. Which of the following is a good goal for her? - Answer-I will work one extra shift per week, and I will set aside \$150 per paycheck to purchase a plane ticket to Puerto Rico.

What factors should you consider when making a career choice? (5 choices)

- A. God's direction for your life
- B. education necessary
- C. skills necessary
- D. supply and demand
- E. level of satisfaction
- F. boss Answer-A-E

One cost of starting your own business is _____. - Answer-loan payments on a small business loan

Interest deposited into your savings account is an example of _____. - Answer-income

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RD Boyd

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