

Personal Finance Study Guide

Chapters 1 – 4

Chapter 1 – Personal Finance Basics and the Time Value of Money

1. Terminology:

- personal financial planning
- opportunity cost
- adult life cycle
- inflation
- interest rates
- time value of money

2. What are the three main decision areas of personal financial activities?

Answer: spending, giving, saving

3. What are the steps in the financial planning process?

4. What are the five types of financial risk?

5. What is the Rule of 72? Be prepared to calculate inflation based on the Rule of 72.

6. Know the difference in short-term, intermediate, and long-term goals.

7. Goal setting guidelines – SMART

8. Understand time value of money:

- future value of a single amount
- future value of a series of deposits
- present value of a single amount

Economics Personal Finance Study Guide

Midwest Finance Association



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Personal Finance Study Guide Sixth Edition E. Thomas Garman, 1999-10-25 **Finance (Speedy Study Guides)** Speedy Publishing, 2015-05-25 Before you can analyze financial problems you first need to be well acquainted with its many forms and theories This quick study guide takes you to understand corporate and public finance financial services economics mathematics and capital An understanding of these concepts will lead to easier analysis of complex financial data and problems later on Be sure to keep a copy of this guide starting today Personal Finance, Study Guide Robert S. Rosefsky, 1998-05-07 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

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