

## Personal Finance – Final Exam Study Guide

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*Your final exam will consist of 140 questions.*

*There are around 40 questions from the Credit/Debt unit,  
and around 8-9 questions from each of the other 5 units of the class.*

*The remaining 55 are Comprehensive Vocabulary and have been pulled from the entire semester.*

*The test will be worth around 15-20% of your course grade.*

**You will turn this study guide in for points!**

***Good Luck and Study Hard!***

### **Money & Banking Unit**

1. What are the 5 characteristics of money?
  - 1.
  - 2.
  - 3.
  - 4.
  - 5.
2. What are the components of the Federal Reserve?
3. What are the three functions of money?
  - 1.
  - 2.
  - 3.

### **Insurance Unit**

1. What is the difference between Term and Whole life insurance?
2. Which type of life insurance is the better buy?
3. What does each section the liability limits of 25/50/25 mean?
4. What does Automotive Liability insurance cover in the event of an accident?
5. What 2 types of auto insurance are required by law in the state of Missouri?
6. What does health insurance cover?
7. What is the relationship between the cost of your auto insurance premiums and deductible?
8. What types of damage is not typically covered in a standard homeowner's insurance policy?
9. What are some factors that influence the cost of your auto insurance?

# Study Guide For Personal Finance Final Answers

**Jiyuan Zhang**



## **Study Guide For Personal Finance Final Answers:**

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