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## Test Bank for Personal Financial Planning, 13th Edition, by J. Gitman, Michael D. Joehnk, and R Billingsley.

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### Chapter 1—Understanding the Financial Planning Process

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#### TRUE/FALSE

1. Standard of living is defined as the necessities, comforts, and luxuries desired by an individual or group.

ANS: T                      PTS: 1                      DIF: Easy                      OBJ: LO: 1-1  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Knowledge

2. Your average propensity to consume is the percentage of each dollar of income, on the average, that is spent for current needs rather than savings.

ANS: T                      PTS: 1                      DIF: Easy                      OBJ: LO: 1-1  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Knowledge

3. A good financial plan completed when one is in their 30s will typically last a lifetime.

ANS: F                      PTS: 1                      DIF: Challenging                      OBJ: LO: 1-2  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Synthesis

4. Financial planning is a continuing, life-long process.

ANS: T                      PTS: 1                      DIF: Easy                      OBJ: LO: 1-2  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Comprehension

5. Financial planning can improve your standard of living.

ANS: T                      PTS: 1                      DIF: Easy                      OBJ: LO: 1-1  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Comprehension

6. Current consumption is inversely related to saving for the future.

ANS: T                      PTS: 1                      DIF: Challenging                      OBJ: LO: 1-1  
NAT: BUSPROG: Reflective thinking                      STA: DISC: Financial Markets and Interest Rates  
KEY: Bloom's: Analysis

7. About 20% of Americans say retirement planning is their most pressing financial concern.

# Personal Financial Planning 5th Edition Test Bank

**PT Brinkman**



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sustainability in existing infrastructure · Benefits of the Mass Balance Approach · Biomass balance and ChemCycling · ChemCycling ... 8. Mass Balance Mass-balance analysis may also be referred to as. "Material Flow Analysis" or "Substance Flow Analysis." Table 8.1 provides several examples of possible inputs,. Mass Balance Approach in the Chemical Industry The mass balance Approach (MBA) is a process for determining the use of chemically recycled or bio-based feedstock in a final product when both recycled and ... BRC 3.9.2 Trace Exercise Sample Procedure to conduct a mass balance check · 1. Select a raw material lot number used in a finished product made within the last 6 months. · 2. Review storage ... UNDERSTANDING VULNERABILITY ASSESSMENT Table 6 provides examples of PRNs for different raw materials. Table 6 Priority ... Mass balance exercises at critical points in the supply chain - the mass ... ISSUE 8 FOOD SAFETY - Frequently Asked Questions - a worked example from the raw material supplier, which ... to conduct a mass balance test every 6 months for each claim or a single mass balance test every.