

Financial Planning

1. Which is not a part of good money management?

- A. giving wisely
- B. earning money
- C. borrowing freely
- D. investing wisely

2. True or False: Using a credit card to make purchases is a type of loan.

3. What is the outcome of using a credit card wisely?

4. How does creating a budget help people with financial planning?

5. What are some federal taxes usually withheld from a person's paycheck?

6. What is the difference between sales coupons and rebates?

7. Suppose you're trying to buy a new cell phone that has a manufacturer's rebate of \$200. The cell phone costs \$400 at before the rebate. How much will you pay for the cell phone at the store? After the rebate?

8. Calculate 15% savings on a purchase of \$120. Round to the nearest hundredth place.



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