

## 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

# Personal Finance Study Guide Second Edition

**Victor M. Corman**



**Personal Finance Study Guide Second Edition:**

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