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pay interest on customer accounts and cover the bank's expenses. 3. The Federal Reserve System is responsible for supervising all of the banks in the U.S. 4.

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Answer: FALSE Diff: 1 Topic: The Financial Planning Process AACSB: Analytical Thinking 4) While each person's financial plan is different, some common factors guide all sound financial plans: flexibility, liquidity, protection, and minimization of taxes.  
Answer: TRUE Diff: 2 Topic: The Financial Planning Process

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False. One difference between a charge card and a credit card is that. a. charge cards are open-end credit, whereas credit cards are closed-end credit. b. charge cards almost always have lower credit limits than credit cards. c. the full balance on a charge card must be paid each month.

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Questions | By Eckhart | Last updated: Feb 23, ...  
True. B. False. 2. When shopping online “https” in the  
URL address means you are on a secure website. A.  
True. B. False. 3. Automatic payments are set up so  
you don't have to balance your checkbook. A. True. B.

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False. 4.

## Select The Best Answer For Personal Finance Quiz ...

Answer: TRUE Diff: 2 Type: TF Categories: Present Value of a Single Dollar Amount Financial Type: Qualitative Skill Type: Applied 7) The longer the time period, the higher the present value interest factor, other things being equal. Answer: FALSE Diff: 2 Type: TF Categories: Present Value of a Single Dollar Amount

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## Foundations In Personal Finance True Or False Chapter 6

Only 51% of respondents knew this question is false. It's another tricky one, though, because a 401 (k) is a tax shelter, not a tax credit. A tax credit reduces the amount you owe in taxes, which can result in a bigger refund or just a smaller tax bill. Tax credits are nice, but only certain people qualify for them.

## This Personal Finance Quiz Stumps Most Americans. We ...

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