

ECONOMICS AND PERSONAL FINANCE FINAL EXAM - VERSION A

1. Which term describes the value of the next best alternative you give up when making a decision?

- A. Scarcity
- B. Opportunity Cost
- C. Trade-off
- D. Cost-Benefit

2. A company where owners share limited liability and taxes pass through to owners:

- A. Corporation
- B. Sole Proprietorship
- C. Partnership
- D. LLC

3. In a command economy, who makes most major economic decisions?

- A. Consumers
- B. Producers
- C. The Government
- D. Corporations

4. All things equal, what happens when demand increases and supply stays the same?

- A. Nothing
- B. It depends
- C. Prices decrease
- D. Prices increase

5. The Federal Reserve (The Fed) primarily influences the economy by:

- A. Changing tax rates

8. A major tech company is attempting to buy out its smaller competitors in order to control the entire online advertising market—which federal agency is responsible for enforcing antitrust laws in this case?

- A. EPA
- B. FTC
- C. SEC
- D. OSHA

9. Which fiscal policy tool is used to stimulate an economy during a recession?

- A. Decreasing government spending
- B. Increasing the money supply
- C. Raising interest rates
- D. Lowering taxes

10. Which of the following is an example of capital?

- A. A factory worker
- B. A natural gas deposit
- C. A delivery truck
- D. A business owner

11. Which regulatory agency protects investors and oversees the stock market?

Personal Finance Final Exam Study Guide Answers

IM Harris



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