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Concepts for  
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Background on  
Taxes . 1)

Knowledge of tax  
laws can help  
you conserve  
your income.

Answer: TRUE.

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6) The personal

cash flow

statement

measures A) the

rate of cash

flow. B) cash

outflows only.

C) cash inflows

and outflows.

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Planning in

Action . 1)

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planning is the

process of

managing your

money to achieve

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economic satisfaction. 2)

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PLAY. Match.

Gravity. Created

by.

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TEACHER. Key

Concepts: Terms

in this set (13)

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down payment. a portion of the total cost of an item that must be paid at the time of purchase.

impulse buying. purchasing items on the spur of the moment.

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Each functional

unit (like HR,  
Type

R&D, and

Finance) uses

their own

software but

linked to a

common database.

The IS

integration

Problem M 19

Both systems can

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be useful. A strength of FIS is that they are typically created with a focus on a particular department. Thus an FIS may include comprehensive data and tools for a specific department.

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3) An understanding of personal finance is not necessary to judge the quality of



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advice that a  
financial  
adviser may  
give. Answer:

FALSE Diff: 1

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4) The first

step in

budgeting is to

evaluate your

current

financial

position by

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Looking at just  
your income and  
expenses.

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and concepts for

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chapter of Focus  
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in this set (29)  
SMART. Specific,  
measurable,  
attainable,  
realistic,  
timeline. Things  
goals require.  
Input, follow  
through,  
savings, smart

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