

FINMIS 2541 W 2022 Final Exam Review Questions

Here are some sample questions. The second file includes the answers but is good exercise for you to try these questions first without looking at the solutions. Not all of the questions are set in MC format in this set of practice questions, but there will be MC format on the exam. These questions are a sample, but they do not cover all the topics that are eligible for the exam and you do need to study the topics from the entire course since the midterm. We have noted in places topics that we do not cover, such as details of bond valuation. TVM appears throughout personal finance, as you will see in the retirement questions below.

Taxes

A profit on the sale of your home and income in a TPSA are both examples of

- A. Tax deferral
- B. Income splitting
- C. Income spreading
- D. Tax shelters
- E. Tax avoidance

Phillip Munson had earnings from his salary of \$40,000, interest on savings of \$700, \$300 of uninsured medical expenses, donations of \$200 and a contribution to a registered retirement savings plan of \$1,500. Phillip's net income for income tax purposes would be

- A. \$39,200
- B. \$40,000
- C. \$39,400
- D. \$38,500
- E. \$40,700

Risk Management

Micah is aware that COVID-19 is spreading in his community and has an auto-immune condition that makes it very risky for him to be exposed. He has arranged to work from home, order groceries to be delivered, and only leaves the house to get fresh air and exercise when no one else is around him. What kind of risk management is Micah practicing with this decision?

- A. Risk avoidance
- B. Risk minimization
- C. Risk assumption

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Yan Bai

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