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## Exam 2 Personal Finance McGraw Hill Review

When Sam applied for a loan, he was assured that his rate would not change if he closed within 30 to 90 days. Sam had a(n) \_\_\_\_\_ on the interest rate. - Correct Answer-lock

The tenant is the - Correct Answer-Lessee.

Yvette has a flexible-rate mortgage that limits the amount to which her monthly payments can rise. This feature is called a(n) - Correct Answer-Payment cap.

Which of the following is a disadvantage of renting? - Correct Answer-Tenants cannot take tax deductions for mortgage interest and property taxes.

Which of the following is an advantage of renting? - Correct Answer-Renters have fewer responsibilities for maintenance than home owners.

Subletting - Correct Answer-The opportunity to have another person take over rent payments and live in the rental unit is called (a)

Lease. - Correct Answer-A legal document that includes information about the due date of monthly rent is called a

Lessor. - Correct Answer-The owner/landlord is known as the

When Ingrid was selling her house, she contacted Gabe, her real estate agent, to help her with the sale. Gabe's services included all of the following except - Correct Answer-Home appraisal.

Rebecca paid extra money to reduce her mortgage interest rate. That extra money is called: - Correct Answer-Points.

The primary benefit of a home equity loan is - Correct Answer-The deductibility of the loan interest on federal taxes.

Ursula wants to have an interest rate that can increase or decrease during the life of her loan. She should look for a(n) - Correct Answer-ARM.

Paul is looking for a low interest, low down payment loan for his first home, but he is not a veteran. He might be eligible for a(n) - Correct Answer-FHA loan.

# Mcgraw Hill Personal Finance Activity Answers

**Jerome B. Cohen, Arthur Warren  
Hanson**



## **Mcgraw Hill Personal Finance Activity Answers:**

*Essential Personal Finance* Lien Luu,Jonquil Lowe,Jason Butler,Tony Byrne,2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance *Essential Personal Finance* is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics *Essential Personal Finance* examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability

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