

The final examination will be available on Connect. See the course syllabus for the start date and time and the due date and time. The time allowed for the final examination is 150 minutes. You must start and complete the final examination in one sitting.

The final examination consists of 14 short problems worth a total of 91 points and 32 multiple choice questions worth a total of 64 points (grand total 155 points). Here is a summary of the topics tested.

Short problems:

The 14 short problems will be like those assigned in chapter homework. The problems on the final examination correspond to certain problems in your chapter homework assignments.

All the problems on the final examination are contained in a practice assignment (0 points) on Connect called Final Examination Practice Problems. I highly advise you to work the problems in the Final Examination Practice Problems assignment before taking the final examination.

Multiple choice questions:

The topics for the multiple-choice questions include, but are not limited to:

- Types of tax credits
- Dollar cost averaging investments
- Define the adult life cycle
- Types of wills
- Corporate bonds
- Estate planning
- Identifying the different stock exchanges
- Calculating the deferred contingent sales charge
- Types of income tax services available
- Components of homeowner's insurance
- Calculating the tax equivalent yield for municipal bonds
- Types of permanent life insurance
- Types of certificates of deposits
- The cause of "negative equity"
- Calculating an affordable mortgage
- Items included in a personal balance sheet
- Warning signs of debt problems
- Define the ex-dividend date
- Identify the components of money management

- Calculating the total return on investment of a mutual fund
- Calculating the sales load on a mutual fund
- Types of trusts

Study hard and good luck! It has been my pleasure serving as your professor for this course.

Best regards, Professor Farina