

### **personal finance chapter 18 pdf**

Personal Finance, 6e (Madura) Chapter 18 Asset Allocation 18.1 How Diversification Reduces Risk 1) Asset allocation is the process of allocating money across financial assets, such as stocks, bonds, and mutual funds, with the objective of eliminating risk altogether.

### **Personal Finance, 6e (Madura) Chapter 18 Asset Allocation**

20) Which of the following is not a reason for investing in mutual funds? A) Small amount of funds needed B) Portfolio manager expertise C) Specific investment goals D) Overly diversified Answer: D Diff: 1 Question Status: Revised 21) Advantages of investing in mutual funds include all of the following except A) diversification of your investment.

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2. Know how to prepare a personal Investment Plan and understand its importance . 3. Identify and be aware of get-rich-quick schemes and how to avoid them . Understand the Importance of Financial Goals and Know How to Set Them . Not every personal goal is a financial goal, but many personal goals require some money to be accomplished.

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Personal Financial Planning CHAPTER When you have completed this chapter, you will be able to: Section 1.1 • Define personal financial planning. • Name the six steps of financial planning. • Identify factors

that affect personal financial decisions. Section 1.2 â€¢ Explain opportunity costs associated with personal financial decisions.

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