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Creating a personal balance sheet is a good way to determine your assets and liabilities. True. A telephone bill is a long term liability. False. The title to your car is an example of a personal financial document. True. Insolvency happens when the total of your liabilities is greater than your assets. True.

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Personal Finance, 6e (Madura) Chapter 5 Banking and Interest Rates 5.1 Types of Financial Institutions 1) Bank fees for use of an automated teller machine (ATM) do not need to be considered when choosing a bank since fees are set by the federal government and are the same for all banks. Answer: FALSE Diff: 1 Question Status: Revised

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