

Question

2014-2015 ECFE 177

CHAPTER 7

Over the information period, the following information regarding the three families is available. Determine the fair market value.

Family A

Compensation: **\$100,000**

Income: **\$100,000**

Property: **Change in home appreciation of \$200,000 with a mortgage balance of \$200,000**

Car: **Depreciate - Depreciate at 10% per year, value at \$20,000, value \$20,000. (paid 10% in 1st year value of \$20,000, value \$18,000)**

Emergency Fund: **\$5,000**

Retirement: **\$50,000**

Credit Card Debt: **\$20,000**

Spouse: **\$100,000**

Childing Income: **\$20,000**

Family B

Compensation: **\$100,000**

Income: **\$100,000**

Property: **Change in home appreciation of \$200,000 with a mortgage balance of \$100,000**

Car: **Depreciate - Depreciate at 10% per year, value at \$20,000**

Emergency Fund: **\$5,000**

Retirement: **\$50,000**

Spouse: **\$100,000**

Childing Income: **\$20,000**

1. Family A's net worth is more than twice that of Family B, yet Family B has more equity. How do you account for this difference?

2. What advice would you give to Family A, to improve their financial position?

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Chapter 7 Consumer Equity Answers

LL Leslie



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