

**AUGUST 2022  
EBS 164  
INTRODUCTION TO FAMILY  
RESOURCE MANAGEMENT  
1 HOUR 30 MINUTES**

Candidate's Index Number
Signature:

**UNIVERSITY OF CAPE COAST  
COLLEGE OF EDUCATION STUDIES  
SCHOOL OF EDUCATIONAL DEVELOPMENT AND OUTREACH  
INSTITUTE OF EDUCATION**

**COLLEGES OF EDUCATION  
FOUR-YEAR BACHELOR OF EDUCATION (B.ED)  
FIRST YEAR, END-OF-SECOND SEMESTER EXAMINATION, AUG/SEPT. 2022**

**AUGUST 24, 2022**

**INTRODUCTION TO FAMILY  
RESOURCE MANAGEMENT**

**9:30 AM – 11:00 AM**

**SECTION B  
[40 MARKS]**

**Answer any TWO questions from this Section.**

1. a. Identify and explain any **three** uses of money. **6 marks**  
b. Examine any **five** factors that determine level of incomes. **5 marks**  
c. Identify any **five** reasons why families and individuals use credit. **5 marks**  
d. State any **two** hints to follow to get the best out of your credit. **4 marks**
  
2. a. Outline any **five** factors which influence the choice of savings outlets. **5 marks**  
b. Identify **four** personal and institutional factors each that adversely affect savings made by families. **4 marks**  
c. State any **six** constraints to investment. **3 marks**  
d. Examine any **four** perceptions of time. **8 marks**
  
3. a. Identify and explain the **three** categories of clock time. **6 marks**  
b. State any **six** reasons for the dislike of a particular task. **4 marks**  
c. i. Explain the time log and the landmark time plan. **4 marks**  
ii. Illustrate how you will apply each to the use of time for a busy Saturday. **6 marks**