1. No, data in memory can't be called a file since it will be lost when the application or computer stops. A file is permanent since it holds data separate from the program.

2. import java.io.File;

3. The single backslash is an invalid escape sequence in a string so double backslashes would be required to recognize the file path

4. a) the try-catch-finally statement is used
   b)

```
try
{
        File file = new File(fileName);
        if (file.createNewFile())
        {
                System.out.println("File created successfully: " + fileName);
        }
        else
        {
                System.out.println("File already exists or Error");
        }
}
catch (IOException err)
{
      System.out.println("Error: Could not create the file '" + fileName);
      System.err.println("IOException: " + err.getMessage());
}
```

5. a) System.err
   b) In the console/terminal

6. a) The file stream keeps track of where the file position is and where reading or writing last occurred
   b) The carriage return character (Cr) and the line feed character (Lf) \r\n

7. The FileWriter and BufferedWriter classes from the java.io package

8. totalBalance += Double.parseDouble(accountBalance);

9. Writing objects to a file is called object serialization where class information on an object is converted to a stream. Retrieving objects from a file is object deserialization.

10. The Serializable interface must be implemented, a part of the java.io package.