

PERSONAL FINANCE Study Guide Review

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HIGH
SCHOOL

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Studies
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- Personal Finance Study Guide Review**
- Section 1: Basics**
1. Define Money: Money is anything that is used to buy goods and services.
 2. Define Money Function: Money has three functions: it is a medium of exchange, a unit of account, and a store of value.
 3. Define Unit of Account: Money is a common measure of the value of goods and services.
 4. Define Money Medium: Money is anything that can be used to buy goods and services.
 5. Define Money Demand: Money demand is the amount of money that people want to hold at a given time.
 6. Define Money Supply: Money supply is the total amount of money that is in circulation.
- Section 2: Banking**
1. Define Bank: A bank is an institution that provides financial services to its customers.
 2. Define Money Market: A money market is a market for short-term debt securities.
 3. Define Certificate of Deposit: A certificate of deposit is a time deposit with a bank.
 4. Define Money Market Fund: A money market fund is a mutual fund that invests in short-term debt securities.
 5. Define Money Market Account: A money market account is a type of bank account that earns interest on deposits.
 6. Define Money Market Instrument: A money market instrument is any financial instrument that is used to raise short-term funds.
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- Section 3: Budgeting**
1. Define Budget: A budget is a plan for spending and saving money.
 2. Define Budgeting: Budgeting is the process of creating a budget.
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Robert S. Rosefsky



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