

PERSONAL FINANCE Study Guide Review

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Personal Finance Study Guide Review

Name: _____

Section 1: Basics

1. Define Money: Money is _____ that is used to buy goods and services.
2. Define Money Functions: Money has _____, _____, and _____ functions.
3. Define Fiat Money: Fiat money is _____ money that is not backed by gold or silver.
4. Define Money Supply: Money supply is the _____ of money in circulation.
5. Define Demand Deposit: A demand deposit is a _____ that can be withdrawn at any time.
6. Define Savings Deposit: A savings deposit is a _____ that is set aside for future use.
7. Define Interest: Interest is the _____ paid for the use of money.
8. Define Compound Interest: Compound interest is interest on _____ interest.

Section 2: Banking

1. Define Bank: A bank is a financial institution that accepts deposits and provides loans.
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 _____ that is held for a fixed period of time.
4. Define Money Market Fund: A money market fund is a _____ that invests in short-term debt securities.
5. Define Money Market Account: A money market account is a _____ that earns interest on deposits.
6. Define Money Market Mutual Fund: A money market mutual fund is a _____ that invests in short-term debt securities.
7. Define Money Market ETF: A money market ETF is a _____ that invests in short-term debt securities.
8. Define Money Market Hedge Fund: A money market hedge fund is a _____ that invests in short-term debt securities.

Section 3: Credit

1. Define Credit: Credit is the _____ of money or goods that is borrowed from another party.
2. Define Credit Score: A credit score is a _____ that measures a person's creditworthiness.
3. Define Credit History: A credit history is a _____ that shows a person's borrowing and repayment behavior.
4. Define Credit Limit: A credit limit is the _____ amount of credit that a lender is willing to provide.
5. Define Credit Card: A credit card is a _____ that allows a person to borrow money from a lender.
6. Define Credit Line: A credit line is a _____ that allows a person to borrow money from a lender up to a certain limit.
7. Define Credit Report: A credit report is a _____ that provides information about a person's credit history.
8. Define Credit Review: A credit review is a _____ that examines a person's credit history and provides recommendations for improvement.

Section 4: Budgeting

1. Define Budget: A budget is a _____ that shows a person's income and expenses over a period of time.
2. Define Budgeting: Budgeting is the _____ of a person's income and expenses.
3. Define Budgeting Method: A budgeting method is a _____ that is used to create a budget.
4. Define Budgeting Software: Budgeting software is a _____ that helps a person create and manage a budget.
5. Define Budgeting App: A budgeting app is a _____ that helps a person create and manage a budget.
6. Define Budgeting Spreadsheet: A budgeting spreadsheet is a _____ that helps a person create and manage a budget.
7. Define Budgeting Journal: A budgeting journal is a _____ that helps a person create and manage a budget.
8. Define Budgeting Notebook: A budgeting notebook is a _____ that helps a person create and manage a budget.

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