

Section 3: Banking Today

ANSWERS

Banking Today: Guided Reading and Review Activity Answers

A. As You Read

1. money management strategies which are really to pay for goods and services
2. all types of financial instruments such as savings accounts, certificates, insurance, annuities, etc.
3. money market
4. money market
5. money market
6. money market
7. money market
8. Commercial banks, which traditionally provided commercial loans, offer checking services, accept deposits, and make loans.
9. Savings and loan associations, which originally offered loans from their general fund of members deposits, now offer many of the same services as commercial banks.
10. Savings banks, originally mutual savings banks accepting deposits, offer a type of checking and loan that pays interest.
11. Credit unions are cooperative lending associations for particular groups, such as employees of a company, that provide checking services.

B. Reviewing Key Terms

1. dollar money available in the U.S. economy
2. the ability to use cash or, at difficulty, convert to cash
3. the money in checking accounts
4. a financial goods company that sells insurance, provides government or corporate funds
5. a financial institution that acts as a financial adviser, makes investments and the accounts
6. a financial goods company
7. a financial goods company that is used to buy and sell
8. a financial goods company that is used to buy and sell

Section Banking Today Guided Answers

Deborah B. Proctor



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