

# PERSONAL FINANCE Study Guide Review

MIDDLE & HIGH SCHOOL

Georgia Studies Pro

**Personal Finance Study Guide Review**

Name: \_\_\_\_\_

Section 1: Basics

1. Define Money: Money is \_\_\_\_\_ that is used to buy things.
2. Define Money Function: Money has \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
3. Define Fiat Money: Fiat money is \_\_\_\_\_ money that is not backed by gold.
4. Define Money Supply: Money supply is the \_\_\_\_\_ of money in circulation.
5. Define Money Demand: Money demand is the \_\_\_\_\_ of money that people want to hold.
6. Define Money Velocity: Money velocity is the \_\_\_\_\_ of money in circulation.
7. Define Money Multiplier: Money multiplier is the \_\_\_\_\_ of money in circulation.

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 financial market for short-term debt.
3. Define Money Market Fund: A money market fund is a mutual fund that invests in short-term debt.
4. Define Money Market Deposit: A money market deposit is a type of deposit that earns a high interest rate.
5. Define Money Market Loan: A money market loan is a type of loan that has a variable interest rate.
6. Define Money Market Certificate: A money market certificate is a type of certificate that has a fixed interest rate.
7. Define Money Market Note: A money market note is a type of note that has a fixed interest rate.
8. Define Money Market Bill: A money market bill is a type of bill that has a fixed interest rate.
9. Define Money Market Treasury: A money market treasury is a type of treasury that has a fixed interest rate.
10. Define Money Market Bond: A money market bond is a type of bond that has a fixed interest rate.
11. Define Money Market Stock: A money market stock is a type of stock that has a fixed interest rate.
12. Define Money Market Option: A money market option is a type of option that has a fixed interest rate.
13. Define Money Market Future: A money market future is a type of future that has a fixed interest rate.
14. Define Money Market Swap: A money market swap is a type of swap that has a fixed interest rate.
15. Define Money Market Derivative: A money market derivative is a type of derivative that has a fixed interest rate.

Section 3: Budgeting

1. Define Budget: A budget is a plan for how to spend money.
2. Define Budgeting: Budgeting is the process of creating a budget.
3. Define Budgeting Rule: A budgeting rule is a guideline for how to spend money.
4. Define Budgeting Tip: A budgeting tip is a suggestion for how to spend money.
5. Define Budgeting Trick: A budgeting trick is a way to save money.
6. Define Budgeting Hack: A budgeting hack is a way to make money.
7. Define Budgeting Lifehack: A budgeting lifehack is a way to live better.
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