

# PERSONAL FINANCE Study Guide Review

MIDDLE &  
HIGH  
SCHOOL

Georgia  
Studies  
Pro

- Personal Finance Study Guide Review**
- Section 1: Basics**
1. Define Money: Money is a medium of exchange.
  2. Define Money Function: Money acts as a medium of exchange and a store of value.
  3. Define Fiat Money: Fiat money is money that is not backed by a physical commodity.
  4. Define Money Supply: Money supply is the total amount of money in circulation.
  5. Define Demand Deposit: Demand deposit is a type of bank account that allows you to withdraw money at any time.
  6. Define Savings Deposit: Savings deposit is a type of bank account that allows you to save money for the future.
- Section 2: Banking**
1. Define Bank: A bank is a financial institution that provides services to its customers.
  2. Define Money Market: A money market is a financial market that deals with short-term debt.
  3. Define Certificate of Deposit: A certificate of deposit is a type of bank account that allows you to save money for a specific period of time.
  4. Define Money Market Fund: A money market fund is a type of mutual fund that invests in short-term debt.
  5. Define Money Market Account: A money market account is a type of bank account that allows you to save money and earn interest.
  6. Define Money Market Deposit: A money market deposit is a type of bank account that allows you to save money and earn interest.
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- Section 3: Budgeting**
1. Define Budget: A budget is a plan for how you will spend your money.
  2. Define Income: Income is the money you receive from a source.
  3. Define Expense: An expense is the money you spend on a product or service.
  4. Define Savings: Savings is the money you set aside for the future.
  5. Define Debt: Debt is the money you owe to someone else.
  6. Define Credit: Credit is the ability to borrow money from a lender.
  7. Define Interest: Interest is the cost of borrowing money.
  8. Define Principal: Principal is the amount of money you borrow.
  9. Define Collateral: Collateral is the property you pledge as security for a loan.
  10. Define Credit Score: A credit score is a number that represents your creditworthiness.
  11. Define Credit Report: A credit report is a document that shows your credit history.
  12. Define Credit Card: A credit card is a type of payment method that allows you to borrow money from a lender.
  13. Define Credit Limit: A credit limit is the maximum amount of money you can borrow on a credit card.
  14. Define Credit History: A credit history is a record of your borrowing and repayment behavior.
  15. Define Creditworthiness: Creditworthiness is the ability to borrow money and repay it on time.
  16. Define Credit Risk: A credit risk is the possibility that a borrower will not repay a loan.
  17. Define Credit Default: A credit default is the failure of a borrower to repay a loan.
  18. Define Credit Default Rate: A credit default rate is the percentage of loans that are in default.
  19. Define Credit Default Insurance: A credit default insurance is a type of insurance that protects lenders from credit default.
  20. Define Credit Default Swap: A credit default swap is a type of financial derivative that allows investors to hedge their credit risk.

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# Personal Finance Study Guide

**Robert S. Rosefsky**



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