

Chapter 4 - Savings Plan and Payment Accounts

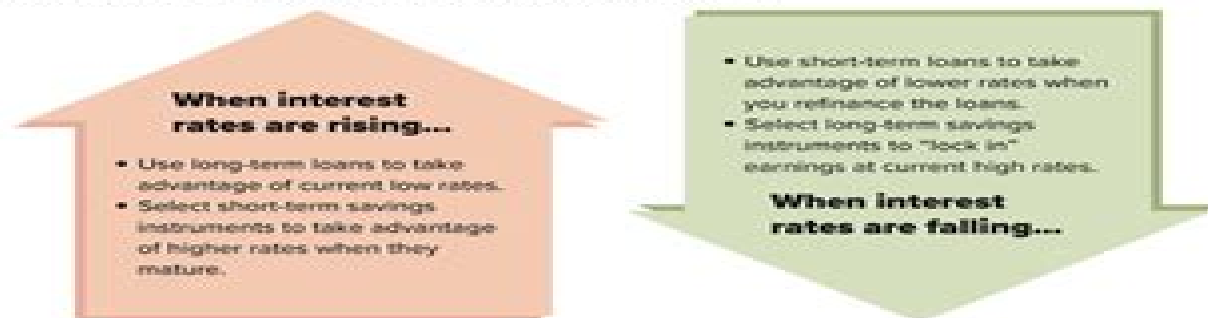
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1. **Savings** provides safe storage of funds for future use. Commonly referred to as time deposits, money in savings accounts and certificates of deposit are examples of savings plans.
2. **Payment** services allow you to transfer money to pay expenses and for other business activities. Checking accounts and other payment methods are generally called demand deposits.
3. **Borrowing** is used by most people at some time during their lives. Credit alternatives range from short-term accounts, such as credit cards and cash loans, to long-term borrowing, such as a home mortgage.
4. A **trust** is a legal agreement that provides for the management and control of assets by one party for the benefit of another. This type of arrangement is usually created through a commercial bank or a lawyer. Parents who want to set aside certain funds for their children's education may use a trust.

*Bank Account Coverage: The **FDIC** only protects \$250,000 for each bank account

Financial Services and Economic Conditions



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Personal Finance Chapter 4

DJ Losen



Personal Finance Chapter 4:

Personal Finance Chapter 4 Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Personal Finance Chapter 4**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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