

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 Define Demand Deposit: Demand deposit is a type of deposit that can be withdrawn at any time.
 6. Define Savings Deposit: Savings deposit is a type of deposit that is set aside for future use.
- 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 market for short-term debt securities.
 3. Define Certificate of Deposit: A certificate of deposit is a type of deposit that is held for a fixed period of time.
 4. Define Interest: Interest is the cost of borrowing money.
 5. Define Simple Interest: Simple interest is interest that is calculated on the original principal only.
 6. Define Compound Interest: Compound interest is interest that is calculated on the principal and any interest that has been earned.
 7. Define Credit: Credit is the ability to borrow money.
 8. Define Credit Score: A credit score is a numerical representation of a person's creditworthiness.
 9. Define Credit Report: A credit report is a report that shows a person's credit history.
 10. Define Credit Card: A credit card is a type of credit that allows a person to borrow money up to a certain limit.
 11. Define Credit Limit: A credit limit is the maximum amount of credit that a person can borrow.
 12. Define Credit History: A credit history is a record of a person's borrowing and repayment behavior.
 13. Define Creditworthiness: Creditworthiness is a measure of a person's ability to repay a loan.
 14. Define Credit Risk: A credit risk is the risk that a person will not repay a loan.
 15. Define Credit Default: A credit default is a failure to repay a loan.
 16. Define Credit Default Rate: A credit default rate is the percentage of loans that are not repaid.
 17. Define Credit Default Swap: A credit default swap is a financial instrument that allows a person to hedge against the risk of a credit default.
 18. Define Credit Default Swap Spread: A credit default swap spread is the difference between the price of a credit default swap and the face value of the underlying debt.
 19. Define Credit Default Swap Basis: A credit default swap basis is the difference between the price of a credit default swap and the price of the underlying debt.
 20. Define Credit Default Swap Spread Basis: A credit default swap spread basis is the difference between the credit default swap spread and the credit default swap basis.
- 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 System: A budgeting system is a method for tracking and managing money.
 5. Define Budgeting Software: Budgeting software is a computer program that helps with budgeting.
 6. Define Budgeting App: A budgeting app is a mobile application that helps with budgeting.
 7. Define Budgeting Spreadsheet: A budgeting spreadsheet is a table that is used to track and manage money.
 8. Define Budgeting Journal: A budgeting journal is a notebook that is used to track and manage money.
 9. Define Budgeting Calendar: A budgeting calendar is a calendar that is used to track and manage money.
 10. Define Budgeting Checklist: A budgeting checklist is a list of items that are used to track and manage money.
 11. Define Budgeting Worksheet: A budgeting worksheet is a form that is used to track and manage money.
 12. Define Budgeting Template: A budgeting template is a pre-made budget that can be customized.
 13. Define Budgeting Calculator: A budgeting calculator is a tool that is used to calculate budgeting numbers.
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E. Thomas Garman



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