

PERSONAL FINANCE Study Guide Review

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Personal Finance Study Guide Review

Name: _____

Section 1: Basics

1. Define Money: Money is _____ that is used to buy things.
2. Define Money Functions: Money has _____, _____, _____, and _____.
3. Define Fiat Money: Fiat money is _____ money that is not backed by gold or silver.
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 from the public and makes 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 higher interest rate than a regular savings account.
5. Define Money Market Account: A money market account is a type of account that earns a higher interest rate than a regular savings account.
6. Define Money Market Certificate: A money market certificate is a type of certificate that earns a higher interest rate than a regular savings account.
7. Define Money Market Note: A money market note is a type of note that earns a higher interest rate than a regular savings account.
8. Define Money Market Bill: A money market bill is a type of bill that earns a higher interest rate than a regular savings account.
9. Define Money Market Treasury: A money market treasury is a type of treasury that earns a higher interest rate than a regular savings account.
10. Define Money Market Bond: A money market bond is a type of bond that earns a higher interest rate than a regular savings account.

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 save money.
7. Define Budgeting Lifehack: A budgeting lifehack is a way to save money.
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