

PERSONAL FINANCE Study Guide Review

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HIGH
SCHOOL

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Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Basics**
1. Define Money: Money is _____ that is used to buy things.
 2. Define Money Function: Money has _____, _____, and _____ functions.
 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 to individuals and businesses.
 2. Define Money Market: A money market is a financial market where money is bought and sold.
 3. Define Money Market Fund: A money market fund is a type of mutual fund that invests in short-term debt securities.
 4. Define Money Market Account: A money market account is a type of bank account that offers a higher interest rate than a regular savings account.
 5. Define Money Market Certificate: A money market certificate is a type of bank certificate that offers a higher interest rate than a regular savings account.
 6. Define Money Market Note: A money market note is a type of bank note that offers a higher interest rate than a regular savings account.
 7. Define Money Market Letter: A money market letter is a type of bank letter that offers a higher interest rate than a regular savings account.
- Section 3: Credit**
1. Define Credit: Credit is the ability to borrow money from a lender.
 2. Define Credit Score: A credit score is a numerical representation of a person's creditworthiness.
 3. Define Credit History: A credit history is a record of a person's borrowing and repayment behavior.
 4. Define Credit Report: A credit report is a document that contains information about a person's credit history.
 5. Define Credit Limit: A credit limit is the maximum amount of credit that a person can borrow.
 6. Define Credit Card: A credit card is a type of credit that allows a person to borrow money from a lender.
 7. Define Credit Line: A credit line is a type of credit that allows a person to borrow money from a lender.
- Section 4: 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 technique for how to spend money.
 6. Define Budgeting Hack: A budgeting hack is a shortcut for how to spend money.
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