

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 goods and services.
2. Define Money Function: Money acts as a _____, a _____, and a _____.
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 Define Demand Deposit: Demand deposit is a _____ that can be withdrawn at any time.
6. Define Savings Deposit: Savings deposit is a _____ that earns interest.
7. Define Loan: A loan is a sum of money that is borrowed from a lender and must be repaid.

Section 2: Banking

1. Define Bank: A bank is a financial institution that accepts deposits and provides loans.
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 _____ that earns a fixed interest rate.
4. Define Money Market Fund: A money market fund is a _____ that invests in short-term debt securities.
5. Define Money Market Account: A money market account is a _____ that earns a variable interest rate.
6. Define Money Market Mutual Fund: A money market mutual fund is a _____ that invests in short-term debt securities.
7. Define Money Market ETF: A money market ETF is a _____ that invests in short-term debt securities.

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 _____ that measures 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 Limit: A credit limit is the maximum amount of credit that a lender is willing to provide.
5. Define Credit Card: A credit card is a _____ that allows a person to borrow money from a lender.
6. Define Credit Line: A credit line is a _____ that allows a person to borrow money from a lender.
7. Define Credit Report: A credit report is a _____ that provides information about a person's credit history.

Section 4: Budgeting

1. Define Budget: A budget is a plan for how to spend money over a period of time.
2. Define Income: Income is the money that a person receives from a source.
3. Define Expense: An expense is the money that a person spends on a need or want.
4. Define Savings: Savings is the money that a person sets aside for future use.
5. Define Debt: Debt is the money that a person owes to a lender.
6. Define Net Worth: Net worth is the difference between a person's assets and liabilities.
7. Define Financial Freedom: Financial freedom is the state of being able to live on the income generated by one's assets.

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Paul Krugman, Robin Wells



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