

# PERSONAL FINANCE Study Guide Review

MIDDLE &  
HIGH  
SCHOOL

Georgia  
Studies  
Pro

- Personal Finance Study Guide Review**
- 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 Define Demand Deposit: Demand deposit is a \_\_\_\_\_ that can be withdrawn at any time.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: Budgeting**
1. Define Budget: A budget is a plan that shows how much money you have and how you will spend it.
  2. Define Income: Income is the money that you receive from a job, business, or investments.
  3. Define Expense: An expense is the money that you spend on goods and services.
  4. Define Savings: Savings is the money that you set aside for future use.
  5. Define Debt: Debt is the money that you owe to a lender.
  6. Define Credit: Credit is the money that you borrow from a lender.
  7. Define Interest: Interest is the cost of borrowing money.
  8. Define Principal: Principal is the amount of money that you borrow.
  9. Define Collateral: Collateral is the property that you use to secure a loan.
  10. Define Credit Score: A credit score is a number that represents your creditworthiness.
  11. Define Credit Report: A credit report is a document that shows your credit history.
  12. Define Credit Card: A credit card is a plastic card that you use to buy goods and services.
  13. Define Debit Card: A debit card is a plastic card that you use to buy goods and services from your bank account.
  14. Define ATM: An ATM is a machine that allows you to withdraw money from your bank account.
  15. Define Online Banking: Online banking is the use of the internet to manage your bank account.
  16. Define Mobile Banking: Mobile banking is the use of a mobile device to manage your bank account.
  17. Define Financial Planning: Financial planning is the process of creating a plan for your financial future.
  18. Define Retirement Planning: Retirement planning is the process of saving money for retirement.
  19. Define Insurance: Insurance is a contract that provides financial protection against loss.
  20. Define Estate Planning: Estate planning is the process of creating a plan for the distribution of your assets after you die.
- Section 3: Investing**
1. Define Investment: An investment is the act of putting money into something that you expect to grow in value.
  2. Define Risk: Risk is the chance of losing money.
  3. Define Return: A return is the gain or loss on an investment.
  4. Define Diversification: Diversification is the process of spreading your investments across different assets.
  5. Define Portfolio: A portfolio is a collection of investments.
  6. Define Asset Allocation: Asset allocation is the process of deciding how much money to invest in different types of assets.
  7. Define Index Fund: An index fund is a type of mutual fund that tracks the performance of a specific index.
  8. Define ETF: An ETF is a type of investment fund that trades like a stock.
  9. Define Hedge Fund: A hedge fund is a type of investment fund that uses a variety of strategies to generate returns.
  10. Define Private Equity: Private equity is a type of investment that involves buying shares in private companies.
  11. Define Venture Capital: Venture capital is a type of investment that provides funding for startups and early-stage companies.
  12. Define Real Estate: Real estate is the property that you own, including land and buildings.
  13. Define Rental Property: Rental property is real estate that you own and rent out to others.
  14. Define Commercial Real Estate: Commercial real estate is real estate that is used for business purposes.
  15. Define Residential Real Estate: Residential real estate is real estate that is used for living purposes.
  16. Define Real Estate Investment Trust (REIT): A REIT is a type of investment fund that owns and manages real estate.
  17. Define Cryptocurrency: Cryptocurrency is a type of digital asset that can be used as a medium of exchange.
  18. Define Blockchain: Blockchain is a type of distributed ledger technology that can be used for a variety of purposes.
  19. Define Artificial Intelligence (AI): AI is a type of technology that allows machines to learn and make decisions.
  20. Define Robotics: Robotics is a type of technology that involves the design and construction of robots.

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# Personal Finance Study Guide Answer Key

**Arthur J. Keown**



## **Personal Finance Study Guide Answer Key:**

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