

PERSONAL FINANCE Study Guide Review

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HIGH
SCHOOL

Georgia
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.
 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 Account: A money market account is a bank account that earns interest on deposits.
 5. Define Money Market Certificate: A money market certificate is a bank certificate that earns interest on deposits.
 6. Define Money Market Deposit: A money market deposit is a bank deposit that earns interest on deposits.
 7. Define Money Market Withdrawal: A money market withdrawal is a bank withdrawal that earns interest on deposits.
 8. Define Money Market Transfer: A money market transfer is a bank transfer that earns interest on deposits.
 9. Define Money Market Payment: A money market payment is a bank payment that earns interest on deposits.
 10. Define Money Market Receipt: A money market receipt is a bank receipt that earns interest on deposits.
- 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 payment method that allows a person to borrow money from a lender.
 7. Define Credit Line: A credit line is a limit on the amount of credit that a person can borrow.
 8. Define Credit Term: A credit term is the length of time that a person has to repay a loan.
 9. Define Credit Interest: A credit interest is the cost of borrowing money from a lender.
 10. Define Credit Repayment: A credit repayment is the process of paying back a loan to a lender.
- Section 4: Budgeting**
1. Define Budget: A budget is a plan for how to spend money over a period of time.
 2. Define Budget Line: A budget line is a line that shows the trade-off between two goods.
 3. Define Budget Constraint: A budget constraint is a limit on the amount of goods and services that a person can consume.
 4. Define Budget Deficit: A budget deficit is the difference between a person's income and expenses.
 5. Define Budget Surplus: A budget surplus is the difference between a person's income and expenses.
 6. Define Budget Balance: A budget balance is the difference between a person's income and expenses.
 7. Define Budget Planning: A budget planning is the process of creating a budget.
 8. Define Budget Monitoring: A budget monitoring is the process of tracking a budget.
 9. Define Budget Adjustment: A budget adjustment is the process of changing a budget.
 10. Define Budget Review: A budget review is the process of evaluating a budget.

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