

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.
 2. Define Money Function: Money has _____, _____, _____, and _____.
 3. Define Fiat Money: Fiat money is _____ money that is not backed by gold.
 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 Bank Function: A bank's functions include accepting deposits, making loans, and providing financial services.
 3. Define Bank Assets: Bank assets are the _____ of a bank, including cash, loans, and securities.
 4. Define Bank Liabilities: Bank liabilities are the _____ of a bank, including deposits and borrowings.
 5. Define Bank Capital: Bank capital is the _____ of a bank, which is used to absorb losses.
 6. Define Bank Regulation: Bank regulation is the _____ of a bank's operations by government agencies.
 7. Define Bank Failure: Bank failure is the _____ of a bank, which occurs when it cannot meet its obligations.
- Section 3: Credit**
1. Define Credit: Credit is the _____ of money or goods that is borrowed from a lender.
 2. Define Credit Function: Credit functions include providing liquidity, facilitating trade, and promoting economic growth.
 3. Define Credit Risk: Credit risk is the _____ of a lender's loss due to a borrower's default.
 4. Define Credit Rating: Credit rating is the _____ of a borrower's creditworthiness.
 5. Define Credit History: Credit history is the _____ of a borrower's past borrowing and repayment behavior.
 6. Define Credit Score: Credit score is a numerical representation of a borrower's creditworthiness.
 7. Define Credit Limit: Credit limit is the maximum amount of credit that a borrower can borrow.
- Section 4: Budgeting**
1. Define Budget: A budget is a plan for managing money that lists income and expenses.
 2. Define Budget Function: A budget's functions include tracking income and expenses, identifying areas for saving, and setting financial goals.
 3. Define Budget Deficit: A budget deficit is the difference between expenses and income.
 4. Define Budget Surplus: A budget surplus is the difference between income and expenses.
 5. Define Budget Balance: A budget balance is the difference between income and expenses, which can be positive or negative.
 6. Define Budgeting Rule: A budgeting rule is a guideline for managing money, such as the 50/30/20 rule.
 7. Define Budgeting Tip: A budgeting tip is a suggestion for improving financial management, such as using a budgeting app.

- Personal Finance Study Guide Review**
- Section 5: Investing**
1. Define Investment: An investment is the _____ of money or goods with the expectation of a profit.
 2. Define Investment Function: An investment's functions include growing wealth, providing liquidity, and promoting economic growth.
 3. Define Investment Risk: Investment risk is the _____ of a loss of money or goods.
 4. Define Investment Return: Investment return is the _____ of an investment, which includes income and capital gains.
 5. Define Investment Portfolio: An investment portfolio is a collection of investments.
 6. Define Investment Strategy: An investment strategy is a plan for managing an investment portfolio.
 7. Define Investment Tip: An investment tip is a suggestion for improving investment performance, such as diversifying.
- Section 6: Insurance**
1. Define Insurance: Insurance is a contract that provides financial protection against loss.
 2. Define Insurance Function: Insurance functions include providing financial protection, promoting risk management, and providing liquidity.
 3. Define Insurance Risk: Insurance risk is the _____ of a loss of money or goods.
 4. Define Insurance Premium: An insurance premium is the amount paid by the policyholder to the insurer.
 5. Define Insurance Policy: An insurance policy is a contract between the policyholder and the insurer.
 6. Define Insurance Claim: An insurance claim is a request for payment from the insurer.
 7. Define Insurance Tip: An insurance tip is a suggestion for improving insurance coverage, such as shopping for the best rate.
- Section 7: Retirement**
1. Define Retirement: Retirement is the stage of life when a person stops working and lives on savings or investments.
 2. Define Retirement Function: Retirement functions include providing income, promoting financial security, and providing liquidity.
 3. Define Retirement Risk: Retirement risk is the _____ of a loss of money or goods.
 4. Define Retirement Savings: Retirement savings is the amount of money saved for retirement.
 5. Define Retirement Plan: A retirement plan is a program that provides income during retirement.
 6. Define Retirement Tip: A retirement tip is a suggestion for improving retirement savings, such as starting early.
 7. Define Retirement Goal: A retirement goal is a target for retirement income or savings.

Personal Finance Study Guide Answer Key

R. S. Rosefsky



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