

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 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 and provides 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 time deposit that earns interest.
 6. Define Money Market Note: A money market note is a short-term debt instrument.
 7. Define Money Market Paper: A money market paper is a short-term debt instrument.
 8. Define Money Market Instrument: A money market instrument is a short-term debt instrument.
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- Section 3: Budgeting**
1. Define Budget: A budget is a plan for spending and saving money.
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