

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 Define Demand Deposit: Demand deposit is a _____ account that can be withdrawn at any time.
 6. Define Savings Deposit: Savings deposit is a _____ account that earns interest.
- 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 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.
 5. Define Money Market Account: A money market account is a _____ that earns a variable interest rate.
 6. Define Money Market Deposit: A money market deposit is a _____ that earns a variable interest rate.
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- Section 3: Budgeting**
1. Define Budget: A budget is a plan for how to spend money.
 2. Define Budgeting: Budgeting is the process of creating a budget.
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