

Section 3: Banking Today

ANSWERS

Banking Today: Guided Reading and Review Activity Answers

A. As You Read

1. money management strategies which are really to pay for goods and services
2. all types of financial instruments such as savings accounts, certificates, insurance, annuities
3. money market
4. money market
5. money market
6. money market
7. money market
8. Commercial banks, which traditionally provided commercial loans, offer checking services, accept deposits, and make loans.
9. Savings and loan associations, which originally offered loans from their general fund of members' deposits, now offer many of the same services as commercial banks.
10. Savings banks, originally created to help families accumulate deposits, offer a type of checking and loan that pays interest.
11. Credit unions are cooperative lending associations for particular groups, such as employees of a company, that provide checking services.

B. Reviewing Key Terms

1. federal money available for the U.S. economy
2. the ability to use cash or, at difficulty, convert to cash
3. the money in checking accounts
4. a financial goods company that sells insurance, provides government or corporate funds
5. a lending institution that acts as a financial adviser, makes and funds out the company
6. a loan to pay back a loan
7. a person who allows their house to be used as a loan and return
8. a loan to the holder of the goods and services and on the holder's promise to pay for those goods and services

Section Guided Reading And Review Banking Today

Answer Key

Camilla Rothe



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