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## **FBLA Personal Finance Study Guide | 66 Actual Questions and Answers (100% Correct)**

In the case of a savings account what is the principal? - Answer  The amount of money you deposit

The Federal Reserve System is - Answer  The central banking system of the United States

The rise in the level of prices for goods and services is - Answer  Inflation

The ways in which groups of people change over time - Answer  Demographic trends

When considering a job offer what factors should you consider? - Answer  Work environment, Factors affecting salary, Employee Benefits

Networking is a way of - Answer  Making and using contacts to get job information

A safe-deposit box is for keeping important documents and they can be rented at - Answer  a bank

Liabilities are split between - Answer  Current and Long term

Your net worth is calculated as - Answer  Assets - Liabilities

Take-home pay is - Answer  gross pay less taxes and other deductions

The money left over after you have paid for the essentials-food, clothing, shelter, transportation, and medication - Answer  Discretionary income

Which of the following are smart buying strategies? - Answer  Comparing brands, comparing labels, comparing prices

# Personal Finance Study Guide Answers

**E. Thomas Garman, Raymond E.  
Fornie, Mariya Yesseleva-  
Pionka, James Murray**

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