

# 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 Define Demand Deposit: Demand deposit is a \_\_\_\_\_ account that can be withdrawn at any time.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 and provides 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 Mutual Fund: A money market mutual fund is a \_\_\_\_\_ that invests in short-term debt.
  7. Define Money Market Insurance: Money market insurance is a \_\_\_\_\_ that protects against the risk of loss.
  8. Define Money Market Withdrawal: Money market withdrawal is a \_\_\_\_\_ that allows you to withdraw money from your account.
- Section 3: Credit**
1. Define Credit: Credit is the ability to borrow money from a lender.
  2. Define Credit Score: A credit score is a \_\_\_\_\_ that measures your creditworthiness.
  3. Define Credit History: A credit history is a \_\_\_\_\_ that shows your borrowing and repayment history.
  4. Define Credit Limit: A credit limit is the \_\_\_\_\_ amount of credit that a lender is willing to provide.
  5. Define Credit Card: A credit card is a \_\_\_\_\_ that allows you to borrow money from a lender.
  6. Define Credit Line: A credit line is a \_\_\_\_\_ that allows you to borrow money from a lender.
  7. Define Credit Report: A credit report is a \_\_\_\_\_ that shows your credit history.
  8. Define Credit Review: A credit review is a \_\_\_\_\_ that allows you to review your credit history.
- Section 4: Budget**
1. Define Budget: A budget is a \_\_\_\_\_ that shows your income and expenses.
  2. Define Budgeting: Budgeting is the \_\_\_\_\_ of creating a budget.
  3. Define Budgeting System: A budgeting system is a \_\_\_\_\_ that helps you manage your money.
  4. Define Budgeting Software: Budgeting software is a \_\_\_\_\_ that helps you manage your money.
  5. Define Budgeting App: A budgeting app is a \_\_\_\_\_ that helps you manage your money.
  6. Define Budgeting Spreadsheet: A budgeting spreadsheet is a \_\_\_\_\_ that helps you manage your money.
  7. Define Budgeting Journal: A budgeting journal is a \_\_\_\_\_ that helps you manage your money.
  8. Define Budgeting Notebook: A budgeting notebook is a \_\_\_\_\_ that helps you manage your money.

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# Personal Finance Study Guide

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## **Personal Finance Study Guide:**

**Personal Finance** Raymond E. Forgue, E. Thomas Garman, 1991      **Personal Finance, Study Guide** Robert S. Rosefsky, 2001-06-13 This friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes      Personal Finance, Study Guide Robert S. Rosefsky, 1998-05-07 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes      Garman/Forgue Personal Finance Raymond E. Forgue, 1994      Personal Finance Study Guide Sixth Edition E. Thomas Garman, 1999-10-25      **Personal Finance DANTES/DSST Test Study Guide - PassYourClass** PassYourClass, 2011-03-01 Our DANTES study guides are different The Personal Finance DANTES DSST study guide TEACHES you everything that you need to know to pass the DSST test This study guide is more than just pages of sample test questions Our easy to understand study guide will TEACH you the information Weve condensed what you need to know into a manageable book one that will leave you completely prepared to tackle the test This study guide includes sample test questions that will test your knowledge AND teach you new material Your Personal Finance study guide also includes flashcards Use these to memorize key concepts and terms Anyone can take and pass a DANTES test What are you waiting for      *Personal Finance DANTES / DSST Test Study Guide* Passyourclass, 2023 2023 Edition Our DANTES study guides are different The Personal Finance DANTES DSST study guide TEACHES you everything that you need to know to pass the DSST test This study guide is more than just pages of sample test questions Our easy to understand study guide will TEACH you the information We ve condensed what you need to know into a manageable book one that will leave you completely prepared to tackle the test This study guide includes sample test questions that will test your knowledge AND teach you new material Your Personal Finance study guide also includes flashcards that are bound into the back of the book Use these to memorize key concepts and terms Anyone can take and pass a DANTES test What are you waiting for Testimonials By the way I am pleased with the guides I had previously purchased and have passed both tests Introduction to Computing and Personal Finance I have taken thus far Thank you Cathy P Passed both classes in one day I took Intro to Computers and Personal Finance was able to complete 2 tests in 2 hours and earn 6 credits Joe F      Personal Finance Ike Mathur, Lynnette L. Knowles, 1989      **Finance (Speedy Study Guides)** Speedy Publishing, 2015-05-25 Before you can analyze financial problems you first need to be well acquainted with its many forms and theories This quick study guide takes you to understand corporate and public finance financial services economics



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