

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 Define Demand Deposit: Demand deposit is a _____ account that can be withdrawn at any time.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 market for short-term debt securities.
 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 securities.
 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 securities.
 7. Define Money Market ETF: A money market ETF is a _____ that invests in short-term debt securities.
 8. Define Money Market Hedge Fund: A money market hedge fund is a _____ that invests in short-term debt securities.
 9. Define Money Market Private Equity: A money market private equity is a _____ that invests in short-term debt securities.
 10. Define Money Market Venture Capital: A money market venture capital is a _____ that invests in short-term debt securities.
- 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 a person's creditworthiness.
 3. Define Credit History: A credit history is a _____ that shows a person's 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 a person to borrow money from a lender.
 6. Define Credit Line: A credit line is a _____ that allows a person to borrow money from a lender.
 7. Define Credit Report: A credit report is a _____ that shows a person's credit history.
 8. Define Credit Review: A credit review is a _____ that shows a person's credit history.
 9. Define Credit Check: A credit check is a _____ that shows a person's credit history.
 10. Define Credit Inquiry: A credit inquiry is a _____ that shows a person's credit history.
- Section 4: Budget**
1. Define Budget: A budget is a _____ that shows a person's income and expenses.
 2. Define Budgeting: Budgeting is the _____ of a person's income and expenses.
 3. Define Budgeting Method: A budgeting method is a _____ that shows a person's income and expenses.
 4. Define Budgeting Software: Budgeting software is a _____ that shows a person's income and expenses.
 5. Define Budgeting App: A budgeting app is a _____ that shows a person's income and expenses.
 6. Define Budgeting Spreadsheet: A budgeting spreadsheet is a _____ that shows a person's income and expenses.
 7. Define Budgeting Calculator: A budgeting calculator is a _____ that shows a person's income and expenses.
 8. Define Budgeting Worksheet: A budgeting worksheet is a _____ that shows a person's income and expenses.
 9. Define Budgeting Journal: A budgeting journal is a _____ that shows a person's income and expenses.
 10. Define Budgeting Notebook: A budgeting notebook is a _____ that shows a person's income and expenses.

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Personal Finance Study Guide Second Edition

O. Ray Whittington



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