

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
SCHOOL

Georgia
Studies
Pro

- Personal Finance Study Guide Review**
- Section 1: Basics**
1. Define Money: Money is a medium of exchange.
 2. Define Money Function: Money acts as a medium of exchange and a store of value.
 3. Define Fiat Money: Fiat money is money that is not backed by a physical commodity.
 4. Define Money Supply: Money supply is the total amount of money in circulation.
 5. Define Demand Deposit: Demand deposit is a type of bank account that allows you to withdraw funds at any time.
 6. Define Savings Deposit: Savings deposit is a type of bank account that allows you to save money for the future.
 7. Define Credit: Credit is the ability to borrow money from a lender.
 8. Define Debt: Debt is the amount of money that you owe to a lender.
- Section 2: Budgeting**
1. Define Budget: A budget is a plan for how you will spend your money.
 2. Define Income: Income is the money that you receive from a source.
 3. Define Expense: Expense is the money that you spend on a need or want.
 4. Define Savings: Savings is the money that you set aside for the future.
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 12. Define Credit: Credit is the ability to borrow money from a lender.
- Section 3: Investing**
1. Define Investment: An investment is a purchase of an asset that is expected to increase in value over time.
 2. Define Risk: Risk is the possibility of losing money or suffering a loss.
 3. Define Return: Return is the gain or loss on an investment.
 4. Define Diversification: Diversification is the process of spreading your investments across different assets to reduce risk.
 5. Define Compound Interest: Compound interest is interest that is calculated on both the principal amount and the interest that has been earned.
 6. Define Simple Interest: Simple interest is interest that is calculated only on the principal amount.
 7. Define Inflation: Inflation is the general increase in prices over time.
 8. Define Deflation: Deflation is the general decrease in prices over time.
 9. Define Recession: A recession is a period of economic decline.
 10. Define Depression: A depression is a severe and prolonged economic downturn.
 11. Define Market: A market is a place where buyers and sellers meet to trade goods and services.
 12. Define Supply and Demand: Supply and demand are the forces that drive the price of a good or service.
- Section 4: Loans**
1. Define Loan: A loan is a sum of money that is borrowed from a lender and must be repaid with interest.
 2. Define Interest: Interest is the cost of borrowing money.
 3. Define Principal: Principal is the original amount of money borrowed.
 4. Define Collateral: Collateral is an asset that is pledged as security for a loan.
 5. Define Credit Score: A credit score is a numerical representation of a person's creditworthiness.
 6. Define Credit History: A credit history is a record of a person's borrowing and repayment behavior.
 7. Define Credit Report: A credit report is a document that provides information about a person's credit history.
 8. Define Credit Card: A credit card is a payment method that allows you to borrow money from a lender.
 9. Define Mortgage: A mortgage is a loan that is used to purchase a home.
 10. Define Auto Loan: An auto loan is a loan that is used to purchase a car.
 11. Define Student Loan: A student loan is a loan that is used to pay for education.
 12. Define Personal Loan: A personal loan is a loan that is used for a variety of purposes.
- Section 5: Retirement**
1. Define Retirement: Retirement is the period of a person's life when they stop working and live off their savings.
 2. Define Social Security: Social Security is a government program that provides income to retired workers and their families.
 3. Define Pension: A pension is a regular payment made to a person after they retire.
 4. Define 401(k): A 401(k) is a retirement savings plan that allows you to save money for retirement.
 5. Define IRA: An IRA is a retirement savings account that allows you to save money for retirement.
 6. Define Rollover: A rollover is the process of moving money from one retirement account to another.
 7. Define Withdrawal: A withdrawal is the process of taking money out of a retirement account.
 8. Define Required Minimum Distribution: A required minimum distribution is the minimum amount of money that you must withdraw from a retirement account each year.
 9. Define Early Withdrawal Penalty: An early withdrawal penalty is a penalty for withdrawing money from a retirement account before you are eligible to do so.
 10. Define Capital Gains Tax: Capital gains tax is a tax on the profit from the sale of a capital asset.
 11. Define Dividend: A dividend is a payment made by a corporation to its shareholders.
 12. Define Stock: A stock is a share of ownership in a corporation.

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