

PERSONAL FINANCE Study Guide Review

MIDDLE &
HIGH
SCHOOL



Personal Finance Study Guide Review

Name: _____

Section 1: Basics

1. Define money. Money is _____ from work or bank.
2. Define Gross Income. Total pay _____ before taxes and other deductions.
3. Define Net Income. Total pay _____ after taxes and other deductions.
4. Define Needs. Required payments for the _____.
5. What is the purpose of credit? To pay for _____ or to buy _____.
6. What are the three types of credit? _____, _____, and _____.

Section 2: Savings

1. Define Savings. The portion of your income that you do NOT _____.
2. Define Personal Finance. A business that provides services related to _____.
3. What is an example of a financial institution? _____.
4. Define Interest. It is that is received or paid for the use of _____.
5. Define Credit. To give or _____ money.
6. What are two examples of investments? _____ and _____.
7. Define Insurance Policy. It is a contract that outlines savings _____ and provides a certain _____.
8. Define Premium. The cost of an _____ policy.
9. Define Deductible. Amount you before _____ before the company will _____.

Section 3: Debt & Credit

10. Define Debt. An amount borrowed from a _____ (your money).
11. What are the three ways you can use your money to pay a financial institution? _____, _____, and _____.
12. Define Credit. Borrowing goods without paying for right to use _____ (your money).
13. What are the two examples of credit? _____ and _____.
14. Define Credit Score. Number to represent a person's _____ (the likelihood they would pay on their debt).
15. Define Credit History. _____.
16. A negative of debt is that it can cause change _____ to a person's credit.
17. Borrowing on a debit card negatively affects your _____.

Section 4: Budget

18. Define Budget. A _____ of your income and spending as well as a _____ for managing your money.
19. What are the three parts of a budget? _____, _____, and _____.
20. What is an Opportunity Cost? The choice you _____ up when making financial decisions.
21. Define Impulse Buying. It is a choice based on an immediate _____.

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Personal Finance Study Guide Answer Key:

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Table of Contents Personal Finance Study Guide Answer Key

1. Understanding the eBook Personal Finance Study Guide Answer Key
 - The Rise of Digital Reading Personal Finance Study Guide Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Study Guide Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in a Personal Finance Study Guide Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Study Guide Answer Key
 - Personalized Recommendations
 - Personal Finance Study Guide Answer Key User Reviews and Ratings
 - Personal Finance Study Guide Answer Key and Bestseller Lists

5. Accessing Personal Finance Study Guide Answer Key Free and Paid eBooks
 - Personal Finance Study Guide Answer Key Public Domain eBooks
 - Personal Finance Study Guide Answer Key eBook Subscription Services
 - Personal Finance Study Guide Answer Key Budget-Friendly Options
6. Navigating Personal Finance Study Guide Answer Key eBook Formats
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 - Highlighting and Note-Taking Personal Finance Study Guide Answer Key
 - Interactive Elements Personal Finance Study Guide Answer Key
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 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Study Guide Answer Key
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 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Study Guide Answer Key
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
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 - Setting Reading Goals Personal Finance Study Guide Answer Key
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Study Guide Answer Key
 - Fact-Checking eBook Content of Personal Finance Study Guide Answer Key
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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