

PERSONAL FINANCE Study Guide Review

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Personal Finance Study Guide Review

Section 1: Basics

1. Define Money: Money is anything that can be used to buy goods and services.
2. Define Money Demand: Total amt. of money that people want to hold.
3. Define Money Supply: Total amt. of money that is in circulation.
4. Define Money Market: A market for the buying and selling of money.
5. What is the purpose of money? Money is used to buy goods and services.
6. What are the three types of money? Physical, Digital, and Fiat.

Section 2: Savings

1. Define Savings: The portion of your income that you do NOT spend.
2. Define Savings Investment: A business that provides services related to savings.
3. What is an example of a financial institution? Bank.
4. Define Interest: A fee that is received or paid for the use of money.
5. Define Interest Rate: A fee that is received or paid for the use of money.
6. What are two examples of interest? Simple and Compound.
7. Define Interest Rate: A fee that is received or paid for the use of money.
8. Define Interest Rate: A fee that is received or paid for the use of money.
9. Define Interest Rate: A fee that is received or paid for the use of money.
10. Define Interest Rate: A fee that is received or paid for the use of money.

Section 3: Credit & Debt

1. Define Credit: An amount borrowed from a lender.
2. What are the three ways you can use your money to pay a debt?
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10. What are the three ways you can use your money to pay a debt?

Section 4: Budget

1. Define Budget: A plan for income and spending.
2. What are the three parts of a budget? Income, Expenses, and Savings.
3. What is an Opportunity Cost? The value you lose when making financial decisions.
4. Define Opportunity Cost: The value you lose when making financial decisions.

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













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