

PERSONAL FINANCE Study Guide Review

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SCHOOL

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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 _____.
 3. Define Fiat Money: Fiat money is _____ money that is not backed by gold.
 4. Define Money Supply: Money supply is the _____ of money in circulation.
 5. Define Money Demand: Money demand is the _____ of money that people want to hold.
 6. Define Money Velocity: Money velocity is the _____ of money in circulation.
 7. Define Money Multiplier: Money multiplier is the _____ of money in circulation.
- Section 2: Banking**
1. Define Bank: A bank is a financial institution that accepts deposits from the public and makes loans to individuals and businesses.
 2. Define Bank Function: A bank's functions include accepting deposits, making loans, and providing financial services.
 3. Define Bank Assets: Bank assets are the _____ of a bank, including cash, loans, and securities.
 4. Define Bank Liabilities: Bank liabilities are the _____ of a bank, including deposits and borrowings.
 5. Define Bank Capital: Bank capital is the _____ of a bank, which is used to absorb losses.
 6. Define Bank Regulation: Bank regulation is the _____ of a bank's operations by government agencies.
 7. Define Bank Failure: Bank failure is the _____ of a bank, which occurs when it is unable to meet its obligations.
- Section 3: Credit**
1. Define Credit: Credit is the _____ of money or goods that is borrowed from a lender.
 2. Define Credit Function: Credit functions include providing liquidity, facilitating trade, and promoting economic growth.
 3. Define Credit Risk: Credit risk is the _____ of a lender's loss due to a borrower's default.
 4. Define Credit Rating: Credit rating is the _____ of a borrower's creditworthiness.
 5. Define Credit History: Credit history is the _____ of a borrower's past borrowing and repayment behavior.
 6. Define Credit Score: Credit score is a numerical representation of a borrower's creditworthiness.
 7. Define Credit Limit: Credit limit is the maximum amount of credit that a borrower can borrow.
- Section 4: Budgeting**
1. Define Budget: A budget is a plan for managing your money, showing your income and expenses.
 2. Define Budget Function: A budget's functions include tracking income and expenses, identifying areas for savings, and setting financial goals.
 3. Define Budget Categories: Budget categories are the different areas of your life that you are budgeting for, such as housing, food, and transportation.
 4. Define Budget Variance: Budget variance is the difference between your actual spending and your budgeted spending.
 5. Define Budget Adjustment: Budget adjustment is the process of making changes to your budget when your spending patterns change.
 6. Define Budget Review: Budget review is the process of evaluating your budget's performance and making adjustments as needed.

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- Section 1: Basics**
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 7. Define Credit Limit: Credit limit is the maximum amount of credit that a borrower can borrow.
- Section 4: Budgeting**
1. Define Budget: A budget is a plan for managing your money, showing your income and expenses.
 2. Define Budget Function: A budget's functions include tracking income and expenses, identifying areas for savings, and setting financial goals.
 3. Define Budget Categories: Budget categories are the different areas of your life that you are budgeting for, such as housing, food, and transportation.
 4. Define Budget Variance: Budget variance is the difference between your actual spending and your budgeted spending.
 5. Define Budget Adjustment: Budget adjustment is the process of making changes to your budget when your spending patterns change.
 6. Define Budget Review: Budget review is the process of evaluating your budget's performance and making adjustments as needed.

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

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








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