

# PERSONAL FINANCE Study Guide Review

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Personal Finance Study Guide Review

Name: \_\_\_\_\_

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 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.
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 loans, securities, and cash.
4. Define Bank Liabilities: Bank liabilities are the \_\_\_\_\_ of a bank, including deposits, borrowings, and other obligations.
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 functions to help you track your spending, identify areas for saving, and make financial decisions.
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 and making adjustments as needed.
7. Define Budget Success: Budget success is the ability to stay within your budget and achieve your financial goals.

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**R. S. Rosefsky**



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