

Section 3: Banking Today

ANSWERS

Banking Today: Guided Reading and Review Activity Answers

A. As You Read

1. money management strategies which are really to pay for goods and services
2. all types of financial instruments such as savings accounts, certificates of deposit, money orders
3. money orders
4. saving money
5. banking loans
6. banking mortgages
7. banking credit cards
8. Commercial banks, which traditionally provided commercial businesses with checking services, savings deposits, certificates of deposit.
9. Savings and loan associations, which originally offered loans from their a general fund of members deposits, now offer many of the same services as commercial banks.
10. Savings banks, traditionally mutual savings banks providing deposits, offer a type of checking and loan that pays interest.
11. Credit unions are cooperative banking associations for particular groups, such as employees of a company, that provide checking services.

B. Reviewing Key Terms

1. federal money available for the U.S. economy
2. the ability to be used as, or directly converted to, cash
3. the money in checking accounts
4. a financial goods company that sells insurance, provides government or corporate funds
5. a banking organization that is a financial institution without members and the members
6. money that is not in cash
7. cooperative which is used to buy and share
8. a fund consisting of federal reserve funds and investments on the holder's promise to pay for future goods and services

Section Banking Today Guided Answers

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