

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 Demand: Total amt. of money that people want to hold.
4. Define Money Demand: Total amt. of money that people want to hold.
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: The portion of your income that you do NOT spend.
3. What is an example of a financial institution? Bank, Credit Union, etc.
4. Define Savings: It is that is money that is set aside for the future.
5. Define Savings: It is that is money that is set aside for the future.
6. What are two examples of investments? Stocks, Bonds, etc.
7. Define Savings: It is that is money that is set aside for the future.
8. Define Savings: It is that is money that is set aside for the future.
9. Define Savings: It is that is money that is set aside for the future.
10. Define Savings: It is that is money that is set aside for the future.

Section 3: Debt & Credit

1. Define Debt: An amount of money that is owed to someone else.
2. What are the three ways you can use your money to pay? Cash, Credit, and Debit.
3. Define Debt: An amount of money that is owed to someone else.
4. What are the three ways you can use your money to pay? Cash, Credit, and Debit.
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8. What are the three ways you can use your money to pay? Cash, Credit, and Debit.
9. Define Debt: An amount of money that is owed to someone else.
10. What are the three ways you can use your money to pay? Cash, Credit, and Debit.

Section 4: Budget

1. Define Budget: A plan for your income and spending.
2. What are the three parts of a budget? Income, Expenses, and Savings.
3. What is an Opportunity Cost? The cost of choosing one option over another.
4. Define Opportunity Cost: The cost of choosing one option over another.

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