

Personal Finance Study Guide**A. Define the following terms:**

1. Allocate –
2. Budget –
3. Credit –
4. Debt –
5. Expense –
6. Income –
7. Interest –
8. Investing –
9. Opportunity Cost –
10. Saving –
11. Trade-off –

B. Answer the following questions:

1. How are trade-offs and opportunity costs related?
2. How can an interest rate be positive AND negative for an individual?
3. What is the difference between fixed and variable expenses? List an example of each.
4. What is the purpose of making a budget?
5. What is the difference between debit cards and credit cards?
6. Why can a credit card be a dangerous way to pay for goods and services?

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CH Cherryholmes



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