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

Date: \_\_\_\_\_\_\_\_\_\_ Period: \_\_\_\_\_\_\_\_\_\_

**Unit 9: Personal Finance**

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***I. Personal Finance***

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Amount of money that a person makes by selling products or providing a service to the citizens of an area; serves as a basis for the collection of taxes by State and Federal Governments.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Spending and savings plan; developed by citizens to assist with saving and spending decisions and by governments to determine how tax money is spent and allocated to different agencies and programs.
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Money that is not spent but instead kept for use in the future; this money is usually kept in certain bank accounts or invested.
4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A person who creates, organizes, and manages a new business; usually involves the risk of invested money (capital) in order to make money.
5. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Putting money aside for future benefit and growth (usually through interest) or by using the money to start a business, buy stocks, bonds, certificates of deposit, and/or mutual funds.
6. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Monetary gain a business owner makes by selling goods or providing services; calculated by subtracting the total expenses from the total income.
7. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Terms that applies to the ability to buy something now and pay for it later over a period of time (usually with having to pay a finance charge and/or the addition of interest).
8. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ List three (3) examples of large businesses from Georgia that provide jobs
9. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for Georgia’s citizens, products for people across Georgia and the United
10. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ States and additional tax revenue for our state.