

Name \_\_\_\_\_

Hour \_\_\_\_\_

## Financial Literacy Standard 3 Study Guide

1. A financial institution that provides compensation in case of a disaster or accident is called a(n) \_\_\_\_\_.
2. A stock broker is best described as a \_\_\_\_\_.
3. The greatest protection for your coin collection would be to get a \_\_\_\_\_ box at your bank.
4. The primary difference between a bank and a credit union is a bank is a \_\_\_\_\_-profit financial service provider and a credit union is a \_\_\_\_\_-profit financial service provider.
5. If your parents are saving for your college education, they have probably opened a \_\_\_\_\_ for you already.
6. Suppose it is late on Saturday night and you want to get cash. You can use an ATM to get cash from your \_\_\_\_\_.
7. The purpose of overdraft protection is to allow you to move money from your \_\_\_\_\_ when your \_\_\_\_\_ is too low to cover your payments.
8. A company that specializes in home loans is called a \_\_\_\_\_.
9. The best way to build a relationship with a banker is to open a \_\_\_\_\_ at her bank.
10. Financial service providers charge fees to cover the costs of providing \_\_\_\_\_ to their customers.
11. The primary reason for the expansion of financial services is due to changes in \_\_\_\_\_ that make more services available.
12. If you were interested in a career focused on buying newly created stocks in the primary market, you would want to be an \_\_\_\_\_.
13. The primary purpose of a checking account is to assist with \_\_\_\_\_ transactions.
14. One of the costs associated with using a debit card includes the fact your spending is \_\_\_\_\_ to the amount of money in your \_\_\_\_\_.
15. Bank Charters are issued by both \_\_\_\_\_ and \_\_\_\_\_ governments.
16. Online banking does NOT give you immediate \_\_\_\_\_ to your funds anytime, day and night.
17. A checking account feature that provides an automatic loan when you spend MORE than you have in your account is called \_\_\_\_\_.
18. A benefit of using credit cards that you can \_\_\_\_\_ today and \_\_\_\_\_ tomorrow.
19. If you only have a small amount of money to save, you probably want to open a \_\_\_\_\_ at your local bank or credit union.
20. The PRIMARY difference between a debit card and a credit card is that credit cards charge \_\_\_\_\_ and debit cards directly deduct funds from your account.

# Financial Literacy Study Guide Question Answers

**David Kirk**



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web jul 29 2023 express your gratitude towards the guests for attending by using a phrase such as it s so wonderful to see you all here on this sunny day 2 for an event with close friends and family more informal language might be appropriate include a few jokes and keep your speech more lighthearted

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web welcome speeches for award ceremony speech a very good morning afternoon evening to honorable principal sir madam respected teachers seniors and my dear friends warm greetings to everyone i heartily welcome you all to the annual award ceremony of this institution

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web adding to the list is the welcome speech which is important to mark a beginning of an event a speech introduction has to be brief and energetic in order not to bore the audience the speaker needs to be lively and high spirited as well when delivering the speech all these are but additives and factors to create a good welcome speech 1

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web a welcome speech as the name suggests is a type of speech that is mostly given by the host or hosts at the beginning of an event or a ceremony this is where the speaker is showing some gratitude and appreciation for the people who

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web depending on the event and the type of acknowledgment the content of the speech may vary from showing appreciation for the award simply saying i m happy to hold this award in my hands to giving thanks to all who have contributed to gaining a particular award

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