

Banks, Credit & the Economy

Name: _____

A. Vocabulary. Match each word with its definition. Some words are not in bold in the reading.

- | | |
|---------------------------------|--|
| ___ 1. Money | A. Helps people control their finances and use credit wisely |
| ___ 2. Currency | B. The fee charged for the right to borrow money |
| ___ 3. Deposit | C. The rise of prices over time |
| ___ 4. Withdraw | D. A medium of exchange that sets a common standard of value |
| ___ 5. Loan | E. Put money into a bank account |
| ___ 6. Interest | F. People who take risks to start a new business |
| ___ 7. Federal Reserve | G. Coins and paper money printed by the government |
| ___ 8. Inflation | H. Paying a bank to let you borrow money |
| ___ 9. Income | I. A person's source of money, dependent on the ability to produce |
| ___ 10. Reserve | J. The central bank of the United States |
| ___ 11. Investment | K. Take money out of a bank account |
| ___ 12. Entrepreneur | L. Money that a bank keeps and does not lend out |
| ___ 13. Credit reporting bureau | M. Company that keeps track of your credit history |
| ___ 14. Credit counseling | N. Money spent in order to make more money |

B. The Fed. Put an X by each statement that is TRUE about the Federal Reserve.

- ___ 1. The Fed sets rules that banks must follow.
- ___ 2. The Fed can affect the interest rates that banks charge for loans.
- ___ 3. The Fed creates money out of thin air, so there's always enough.
- ___ 4. The Fed's goal is to keep the economy healthy.
- ___ 5. People can set up checking and savings accounts at the Fed.
- ___ 6. The Fed tries to keep employment high and prices stable.
- ___ 7. The Fed processes checks and electronic money transfers.
- ___ 8. The Fed supervises the banking industry.
- ___ 9. Coins and paper money are made by the Fed.
- ___ 10. There is a Federal Reserve bank in every state.

C. Loans. Follow the directions in each box.

Draw one way a loan could help someone earn more money in the future.

Draw one way a loan could cause someone to spend too much or have other problems.

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