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# FLVS Personal Financial Literacy Module 2 DBA 2023

- The price of a good or service
- The price of alternatives or substitutes
- Their own income
- Their personal preferences - ANSWER-Factors when making a choice to buy something:

Externalities - ANSWER-Third-party unintended consequences

Nondurable Good - ANSWER-Product with a lifespan of less than three years

Interest - ANSWER-Rate paid or charged for use of money

Debit Card - ANSWER-An electronic card issued by a bank that allows bank clients access to their account to withdraw cash or pay for goods and services

Checking Account - ANSWER-is designed to house money for easy access, either by check or by debit card. In this account, the funds deposited in the bank can be withdrawn by the account holder at will.

- Will not earn much money in interest
- May charge a fee to open or maintain an account
- Allow the account holder to withdraw cash easily
- Are easy to use with debit cards and checks

have the potential for identity theft

Savings Account - ANSWER-allows you to earn interest on your money while also providing limited access to your funds. In this type of account, the funds deposited in the bank can be withdrawn by the account holder at will.

However, many may:

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