
Business Financial Literacy - FBLA 2022 Guide with complete solution

federal reserve system - a set up used to supervise and regulate member banks and to help banks serve the public efficiently

commercial bank - (or full service bank) most common way for a bank to stay organized; offers checking and savings accounts, makes loans to individuals and businesses, etc

credit union - a user owned non-profit cooperative financial institution

FDIC - (federal deposit insurance corporation) the federal agency that helps to regulate banks and other financial institutions

safe deposit box - "vault" that stores valuables

service charge - a fee a bank charges for handling a checking account

debit card - (or cash card) is used for ATM transactions

debit - using money straight from your account

credit - borrowing money from a bank to pay later

endorsement - written evidence that you received a payment or that you transferred your right of receiving payment to someone else

stop payment order - a written notice that tells the bank not to pay a certain check

bank statement - a report on the status of your account

bank reconciliation - a document created to show how 2 balances were brought into agreement

outstanding checks - checks that haven't been endorsed OR have not been deducted from a bank statement balance

money management - the day-to-day financial activities associated with using limited income to satisfy your unlimited wants/needs

personal assets - items of value

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