

GRADE 5

# Financial Literacy

Study Guide  
&  
Unit Test

Topic	Definition	Example	Question
Bank Account	A place where you can keep your money safe and earn interest.	Checking account, Savings account.	What is a bank account?
Interest	The extra money you earn on your savings.	Interest rate, Compound interest.	What is interest?
Debt	Money you owe to someone else.	Credit card debt, Student loan debt.	What is debt?
Investment	Money you put into something to earn more money.	Stock market, Real estate.	What is an investment?

# Financial Literacy Study Guide Answers

**KJ Lindholm-Leary**

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how the nation budgets for defense it first lays a theoretical and conceptual foundation for public policy and public budgeting. That is followed by an assessment of the political and policy context for defense including the overarching federal budget process and role of Congress in setting defense policy. Only then does the text explore the specifics of defense budgeting how by whom and why the budget is crafted. Beyond the topic of budgeting formulating requesting and legitimating the request for funds the book tackles financial management topics. Included are discussions of federal appropriations law funds management accounting requirements intragovernmental business transactions and contemporary topics of defense policy such as funding overseas contingency operations in an era of deficit control legislation. This book is an appropriate reference for both students and practitioners of defense budgeting and financial management. It would also be appropriate in a general public budgeting course. Most public budgeting texts focus on state and municipal governments and there are few that address the federal system. This book fills that gap and provides a specific example of federal budgeting.

*Proceedings of the 2nd International Conference on Education Innovation and Social Science (ICEISS 2023)* Rochman Hadi Mustofa, Tri Nur Wahyudi, Titik Ulfatun, Dhany Efita Sari, 2023-12-28

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