

Name: _____ Date of Test: _____ Period: _____

Unit 3 Test (Chp. 8-10) Study Guide

Directions: Using your notes on chapters 8-10, answer the following questions/statements.

Chp 8: Money, Banking, Saving, and Investing

1. What are the three functions of money? _____

2. What are the six characteristics of money? _____
3. Define:
 - a. Commodity money - _____
 - b. Bank notes - _____
 - c. Fiat money - _____
 - d. Compound interest - _____
4. How do banks make a profit? _____
5. What is the goal of the Fed? _____
6. How does the Fed achieve its goals? _____

7. How does the Fed function? _____

8. Define
 - a. Compound interest - _____
9. List and define the three main different types of investment? Rank them in order of Risk (1=riskiest)
____ a. _____
____ b. _____
____ c. _____

Chp 9: Entrepreneurs and Business Organizations

10. What role do entrepreneurs play in the economy? _____

11. What critical role do entrepreneurs play in the economy? _____

 - a. Incentives for entrepreneurs? _____
 - b. Risks? _____
12. What percentage of restaurants fail within the first year? _____
13. Most businesses in the US are _____
 - a. Benefits? _____
 - b. Risks? _____
14. Benefits of a partnership. _____
 - a. Risks? _____
15. Who owns a corporation? _____
 - a. Benefits? _____
 - b. Risks? _____

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 - The Rise of Digital Reading Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Economics 2013 2014 Unit 3 Test Study Guide Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Personalized Recommendations
 - Economics 2013 2014 Unit 3 Test Study Guide Answers User Reviews and Ratings
 - Economics 2013 2014 Unit 3 Test Study Guide Answers and Bestseller Lists
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 - Economics 2013 2014 Unit 3 Test Study Guide Answers eBook Subscription Services
 - Economics 2013 2014 Unit 3 Test Study Guide Answers Budget-Friendly Options
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- ePub, PDF, MOBI, and More
 - Economics 2013 2014 Unit 3 Test Study Guide Answers Compatibility with Devices
 - Economics 2013 2014 Unit 3 Test Study Guide Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Highlighting and Note-Taking Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Interactive Elements Economics 2013 2014 Unit 3 Test Study Guide Answers
8. Staying Engaged with Economics 2013 2014 Unit 3 Test Study Guide Answers
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Economics 2013 2014 Unit 3 Test Study Guide Answers
9. Balancing eBooks and Physical Books Economics 2013 2014 Unit 3 Test Study Guide Answers
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Economics 2013 2014 Unit 3 Test Study Guide Answers
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Economics 2013 2014 Unit 3 Test Study Guide Answers
- Setting Reading Goals Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Economics 2013 2014 Unit 3 Test Study Guide Answers
- Fact-Checking eBook Content of Economics 2013 2014 Unit 3 Test Study Guide Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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