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# **Business BTEC Personal Finance Exam Questions With Correct Answers 2023**

Functions and role of money - Answer Money flowing in and out- it comes in your account and money comes out your account

store of value - Answer It allows us to use it in the future as it keeps its value

Legal tender - Answer It is legally recognized form of payment- old £1 getting rid of

Role of money - Answer is affected by a wide number of factors. individuals may change their attitude to money based on their situation they find themselves in

Personal attitudes - Answer individuals that will vary in their attitudes to risk and reward as well as savings and borrowing.

Life stages - Answer As you grow up from childhood to adulthood, your financial needs change, each stage of your life has different implication that will affect not just your needs but also your attitude to money.

Culture - Answer affected by tradition, religion and ethical beliefs, will have different attitudes to money. The older generation of Chinese people, for example have a culture a saving.

Life events - Answer Events throughout your life will impact on your attitude to money. These events may be within your control, for example going to university, travelling abroad, getting married or starting a family or any be outside your control, example illness, financial gains and losses

External influences - Answer Factors outside your control, including the state of the economy. For example the state of the economy will impact on wages, availability of jobs and the prices of goods and services. Decisions by the government will affect the amount of the tax you pay or the amount you receive in benefits. These all directly affect your ability to spend and save

Interest rates - Answer cost of borrowing money or the reward for saving money

If interest rates are low maybe more willing to borrowing money or spend on credit, when interest rates are high there is more of an incentive to save

Debt - Answer money that you owe

# Finance May 2003 Exam Questions And Answers

**Zhe Xu**



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