

Name: _____ Date: _____

Ch. 3 & 4 Quiz Independent Living

1. These are added to the bank statement balance
 2. A debit card purchase takes \$ out of your account
 3. Checks written but not processed by the bank yet
 4. Who may deposit \$ into a credit union?
 5. Which account do you agree to leave \$ in for a period of time?
 6. A record of all deposits, written checks, and transfers
 7. Fees for having a bank account or other services
 8. Transfer of funds using your computer/phone
 9. When checks are written for more \$ than is in your account
 10. An automated teller machine is called
 11. Expenses that stay the same month to month
 12. An estimate by category of income and expenses
 13. Expenses that change and vary month to month
 14. Money you receive such as pay for a job
 15. Money that remains after all expenses are paid
- A. Income
 - B. Discretionary Income
 - C. Checking Account
 - D. Outstanding Deposits
 - E. Members
 - F. Service Charge
 - G. Outstanding Checks
 - H. Immediately
 - I. Certificate of Deposit
 - J. Variable Expenses
 - K. Electronic Banking
 - L. Budget
 - M. Fixed Expenses
 - N. ATM
 - O. Overdraft