

Introduction to finance

Finance means the management of large amounts of money, especially by governments or large companies. It includes the allocation of assets, liabilities, and funds over time, process, mediums to reap the most out of the activity. It also includes investing, borrowing, lending, budgeting, saving, and forecasting activities.

Types of finance

There are three types of finance. They are:

1. Personal Finance
2. Corporate Finance
3. Government or Public Finance

Personal finance

Personal finance is managing financial activities of an individual. We can also say that Personal finance is the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and protection. A family is a perfect example for personal finance. Investing in education, assets like real estate, cars, life insurance policies, medical and other insurance, saving and expense management all are included in personal finance.

1. Income :

- Salaries
- Bonuses
- Hourly wages
- Pensions
- Dividends

2. Spending :

- Rent
- Mortgage payments
- Taxes
- Food
- Entertainment
- Travel
- Credit card payments

3. Savings:

- Physical cash
- Savings bank account
- Checking bank account
- Money market securities

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KJ Lindholm-Leary



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