

BTEC Business Level 3 - Unit 3 – Finance Exam Final 2024/25

1. what are the 6 types of personal borrowing? - Correct Ans ✓✓: mortgages, hire purchase, payday loans, overdraft, personal loans, credit cards
2. what are the 6 saving and investment options? - Correct Ans ✓✓: ISA, deposits & savings account, premium bonds, bonds & gilts, shares, pensions
3. when are saving and investment options available? - Correct Ans ✓✓: when you are earning or receiving more money than you need to cover your expenditure
4. Individual savings account (ISA) - Correct Ans ✓✓: a type of saving account where the holder is not charged income tax on the interest received.
5. deposit and savings account - Correct Ans ✓✓: accounts where interest is paid on the balance and normally the holder needs to give notice before withdrawing funds
6. premium bonds - Correct Ans ✓✓: government scheme that allows individuals to save up to a set amount by buying bonds. the bond

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A Loxley



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