



Eastside Catholic DECA: Finance Cluster Study Guide

Key Terms and Definitions

- **Legally Binding Contract:** Requires mutual agreement, an exchange of value, legal capacity, and lawful object.
- **Compliance Audit:** Conducted to ensure the business follows government regulations.
- **Fiduciary Relationship:** A legal obligation where an agent acts in the best interests of a client.
- **Phishing:** A fraudulent attempt to obtain sensitive information, often through deceptive emails.
- **Tax Shelter:** Financial vehicles like retirement funds and health savings accounts that minimize taxable income.
- **Excise Tax:** Levied on specific goods like gasoline and cigarettes (often called a "sin tax").
- **Bancassurance:** The sale of insurance products by a bank.
- **Financial Statements:** Reports like income statements and balance sheets, used to evaluate a business's financial health.
- **Direct Costs:** Costs directly tied to production, such as raw materials or labor.
- **Risk Retention Groups:** Insurance companies where policyholders are also stockholders.

Key Concepts to Master

1. Budgeting and Financial Management

- **Cash Outflows:** Expenses like rent, utilities, and supplies.
- **Variance Analysis:** Used to identify differences between budgeted and actual costs.
- **Marginal Analysis:** Determines whether the additional cost of an activity is justified by its benefits.

2. Risk Management

- **External Financial Risks:** Include currency exchange rate changes and market collapses.
- **Internal Risks:** Arise from within the organization, such as data breaches or ethical misconduct.
- **Enterprise Risk Management (ERM):** Identifies, assesses, and prioritizes risks across the organization.

3. Economic and Social Factors

- **Social factors** like changing family roles affect consumer behaviors and business strategies.
- **Economic factors** include interest rates, unemployment, and inflation.

4. Customer Relationship Management (CRM)

- **Personalized Messages:** CRM software enables tailored communication based on customer needs and preferences.
- **Confidentiality:** Financial professionals must keep client information secure.

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