



**SUMMARY WITH THEMATIC AREAS
FOR PREPARATION FOR THE EUROPEAN MONEY QUIZ (EMQ)**

1. MONEY. FORMS OF MONEY.
2. EXCHANGE RATE AND FOREIGN EXCHANGE MARKET.
3. INTEREST AND INTEREST RATES. SIMPLE AND COMPOUND INTEREST.
4. INFLATION. NOMINAL AND REAL INTEREST RATES.
5. CENTRAL BANK. MONETARY POLICY. INSTRUMENTS FOR IMPLEMENTING MONETARY POLICY. EUROPEAN CENTRAL BANK.
6. BANKING SYSTEM. BANKING PRODUCTS AND SERVICES.
7. BANK ACCOUNTS. CURRENT ACCOUNT, SAVINGS DEPOSIT, TIME DEPOSIT. BANK ACCOUNT BALANCE.
8. DEBIT AND CREDIT CARDS. CREDIT CARD GRANT PERIOD.
9. LOANS. CONSUMER LOANS, HOUSING LOANS, BUSINESS LOANS. CREDIT RATING. ANNUAL PERCENTAGE OF COSTS.
10. FINANCIAL MARKETS AND FINANCIAL INTERMEDIARY.
11. FINANCIAL INSTRUMENTS. SHARES. BONDS. DIVIDENDS.
12. PERSONAL BUDGET. SHORT-TERM AND LONG-TERM FINANCIAL PLANNING.
13. INSURANCE. INSURANCE PRODUCTS.
14. TAXES. INCOME TAXES, CONSUMPTION TAXES.
15. CYBERSECURITY. TYPES OF CYBER FRAUD – SPOILED BANK SITES, PHISHING, VISHING, SMSING, “ROMANTIC” FRAUD, THEFT OF PERSONAL DATA, INVESTMENT FRAUD.

Recommended materials for preparation: materials on the website of the Association of Economic Schools in Bulgaria, the Association of Banks in Bulgaria and the European Banking Federation.