

Name: _____

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Personal Financial Literacy

- | | |
|---|------------------------------|
| 1. a loan in which the borrower makes fixed payments | A. budget |
| 2. the amount paid each month can vary based on additional charges | B. career/job |
| 3. the amount of a loan | C. simple interest |
| 4. a percentage of a loan amount paid to the lender for borrowing | D. revolving credit |
| 5. the length of the loan, usually stated in months or years | E. income tax |
| 6. paid only on the principal of the loan | F. student loans |
| 7. requires lenders to calculate the Annual Percentage Rate for a loan | G. Assets |
| 8. paid on the principal, loan fees, and interest of a loan | H. fixed expense |
| 9. the amount of money an employee receives in a paycheck | I. interest |
| 10. the amount of money an employee makes | J. sales tax |
| 11. an estimate of expected income and expenses | K. rebate |
| 12. the cost of goods or services that is paid regularly | L. compound interest |
| 13. it varies, or changes, over time | M. take-home pay |
| 14. the difference between what is owned and what is owed | N. variable expense |
| 15. items owned | O. simple interest formula |
| 16. amounts owed | P. Net worth |
| 17. $I = prt$ | Q. principal |
| 18. $A = P(1+r)^t$ | R. Liabilities |
| 19. a special offer that reduces the total cost | S. gross pay |
| 20. a document offering a reduction in price on a specific item | T. term |
| 21. loans designed to help students pay for college | U. installment loan |
| 22. method of refunding money on an item bought | V. monetary incentive |
| 23. required payments of money to the government based on your earnings | W. coupon |
| 24. required payments of money to the government based on your home value | X. property tax |
| 25. required payments of money to the government based on your purchases | Y. Truth in Lending Act |
| 26. profession or field of employment with specific duties and compensation | Z. compound interest formula |

Personal Financial Literacy Answer Sheet

Sabine Zange



Personal Financial Literacy Answer Sheet:

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In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Personal Financial Literacy Answer Sheet**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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