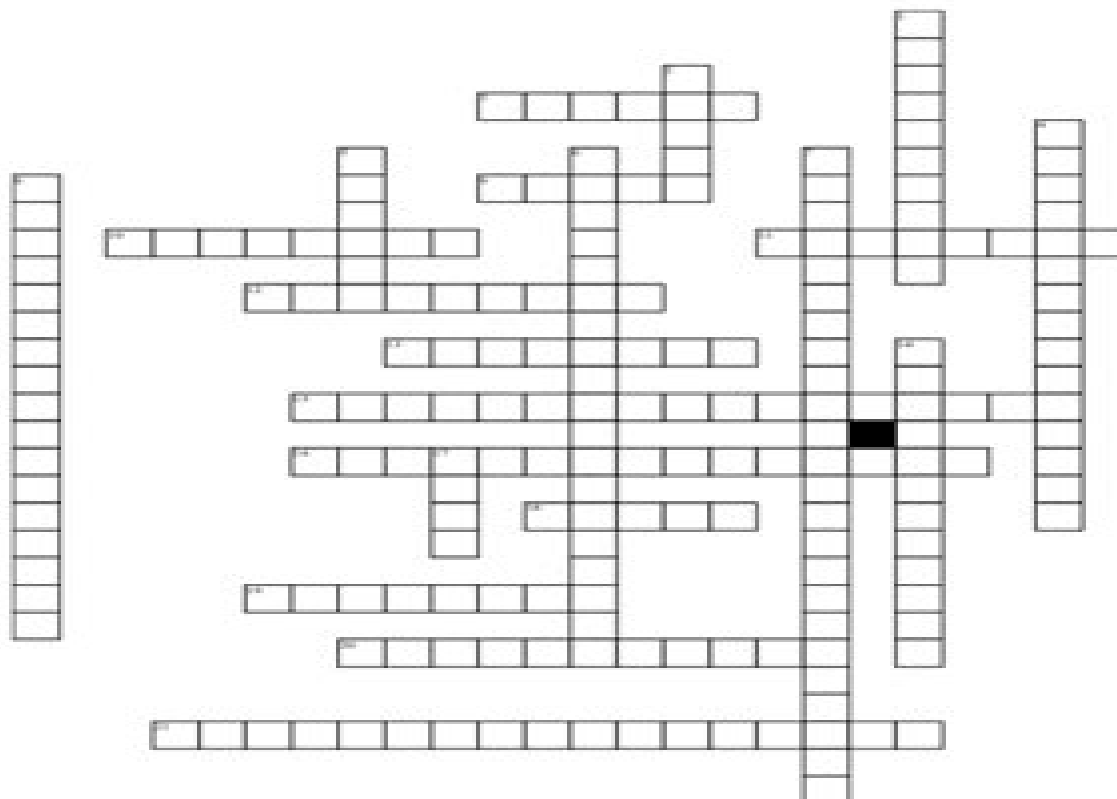


# Chapter 1 Vocab- Personal Finance



## Across

3. things that you believe are important in the way you live and work  
 9. materials that satisfy human wants and provide utility  
 10. the fact or condition of being regarded or treated as more important  
 11. a level of quality or attainment  
 12. a stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organization in order to function effectively  
 13. a balance achieved between two desirable but incompatible features; a compromise  
 15. Peace of mind felt when you aren't worried about your income being enough to cover your expenses

16. the additional benefit arising from a unit increase in a particular activity  
 18. have a desire to possess or do (something)  
 19. a service is a transaction in which no physical goods are transferred from the seller to the buyer  
 20. person's standards and self-discipline set  
 21. A process of setting goals, developing a plan to achieve them, and putting the plan into action

## Down

1. the process of dealing with or controlling things or people  
 2. something that is necessary for an organism to live a healthy life  
 4. the loss of potential gain from other alternatives when one alternative is chosen

5. moral principles that govern a person's behavior or the conducting of an activity  
 6. systematic approach to estimating the strengths and weaknesses of alternatives used to determine options which provide the best approach to achieving benefits while preserving savings  
 7. Breaking down your decisions and deciding what is logically best for you  
 8. the education and understanding of various financial areas including topics related to managing personal finance, money and investing  
 14. the cost added by producing one additional unit of a product or service  
 17. the object of a person's ambition or effort; an aim or desired result

# Personal Finance Chapter Vocab

**Jiyuan Zhang**



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**Real World Personal Finance** Mark A. Nadler,Terry Rumker,2014-06-25 Personal

Finance for the Real World teaches the basics of personal finance by involving the reader in various financial exercises and eventually constructing a personal financial plan. Users not only track their spending for a month but also set personal financial goals and incorporate them into a realistic budget. This book also teaches time value of money calculations which enable readers to calculate their necessary monthly savings in order to reach targeted investment goals. This book conducts a thorough review of credit complete with strategies to pay off credit card and other forms of debt. It features discussions on student debt as well with particular attention to appropriate pay down strategies and the financial payoffs to different academic majors. Personal Finance for the Real World immerses users in real and purposeful financial activities while teaching personal finance vocabulary and encouraging readers to take seriously the financial side of their lives. **Personal Finance** E. Thomas Garman, 1999-10 Active Vocabulary Amy E. Olsen, Patti C. Biley, 2001-11 Active Vocabulary is designed to accompany a reading text at the second tier reading level. Readings cover both general words and academic subjects. There are a number of exercises to stimulate different learning styles as well as to encourage cross referencing of the words through different contexts. Self tests and games in each chapter round out the exposure for each vocabulary word. Four chapters on word parts are included as well as three review chapters. *Managing Your Personal Finances* Joan S. Ryan, 1996 Current and fresh yet firmly rooted in proven personal financial management techniques this text features a conversational writing style that is highly readable and understandable. This textbook covers the individual's roles and financial responsibility as a student, citizen, family member, consumer, and employee. **The Personal Finance 101 Boxed Set** Michele Cagan, 2024-12-03 Get a complete easy to understand and engaging overview of financial literacy with The Personal Finance 101 Boxed Set which includes Personal Finance 101 Budgeting 101 and Taxes 101. Understanding and managing your finances can seem daunting but with the Adams 101 Series you no longer need to feel overwhelmed. The Personal Finance 101 Boxed Set gives you the information you need to set yourself up for financial success in a straightforward and entertaining way. The boxed set includes Personal Finance 101 From saving and investing to loans and debt management this comprehensive accessible guide covers everything you need to know about personal finance. Budgeting 101 Learn to create and stick to a budget with this comprehensive easy to understand guide to saving money sensibly. Taxes 101 This helpful guide covers the basics of the US tax system from the system structure and kinds of taxes to all the tax laws that lead to deductions and credits. The Personal Finance 101 Boxed Set covers everything you need to know to start making smart financial decisions. Personal Finance Ramesh C Nainwal, 2023-12-23 Explore a transformative journey to financial well being with Personal Finance A Guide to Finance Harmony available now on Amazon. This guide covers essential topics such as financial literacy, creating a robust financial plan, debt management strategies, building wealth through investing, mastering budgeting and much more. Probe into key areas like credit score management, insurance for your financial security, retirement planning and estate planning to secure your legacy. Navigate common financial challenges with

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