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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

**Frederick F. Wherry, Juliet B. Schor,
Consulting Editor**



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