

## Financial Literacy

money	bank	income	account	money	customer	net	gross
cost	bank	by	income	gross	deposited	borrowed	for

The world revolves around \_\_\_\_\_! Across the world, people save and spend money in a variety of ways.

So how is \_\_\_\_\_ saved? Employers pay money into a bank account which is called income. Before the employer does this though, they take out deductions for things such as tax, student loan and other debt repayments. This is called \_\_\_\_\_ taxable income. The leftover money is then \_\_\_\_\_ into a bank account and this is called net taxable income. The \_\_\_\_\_ income is yours to use how you like.

Banks offer a range of services to help you save or spend more money. When you have money you would like to save, the bank will offer you an \_\_\_\_\_ that will give you interest. \_\_\_\_\_ is money the bank will give to you for having your savings with them - a bit like a bonus. The amount of interest you \_\_\_\_\_ will depend on how much you have in your account and what interest rate the bank has offered you. You can access this \_\_\_\_\_ anytime, but may need to go to a \_\_\_\_\_ to do so.

Debt is when you owe money to the bank because you have \_\_\_\_\_ money from them and need to pay it back. The bank is happy to \_\_\_\_\_ you money for as long as you will pay them money back. Just like a savings account, you will have a set \_\_\_\_\_ of interest when paying back debt, but the longer it takes for you to pay it back, the more money you owe the \_\_\_\_\_.

How you use or manage your money is the \_\_\_\_\_ to help yourself financially. Always consider the long-term effects of your financial decisions.



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Banks offer a range of services to help you save or spend more money. When you have money you would like to save, the bank will offer you an \_\_\_\_\_ that will give you interest. \_\_\_\_\_ is money the bank will give to you for having your savings with them - a bit like a bonus. The amount of interest you \_\_\_\_\_ will depend on how much you have in your account and what interest rate the bank has offered you. You can access this \_\_\_\_\_ anytime, but may need to go to a \_\_\_\_\_ to do so.

Debt is when you owe money to the bank because you have \_\_\_\_\_ money from

them and need to pay it back. The bank is happy to \_\_\_\_\_ you money for as long as you will pay them money back. Just like a savings account, you will have a set \_\_\_\_\_ of interest when paying back debt, but the longer it takes for you to pay it back, the more money you owe the \_\_\_\_\_.

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# Nz Literacy Cloze 3 Level Guide

**B Lingard**



## **Nz Literacy Cloze 3 Level Guide:**

## **Nz Literacy Cloze 3 Level Guide** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has become much more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such may be the essence of the book **Nz Literacy Cloze 3 Level Guide**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall impact on readers.

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