

Name: \_\_\_\_\_

Date: \_\_\_\_\_

# 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

**L Towne**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name 'L Towne'.

## **Personal Financial Literacy Answer Sheet:**

## Adopting the Track of Term: An Emotional Symphony within **Personal Financial Literacy Answer Sheet**

In a world taken by displays and the ceaseless chatter of quick interaction, the melodic beauty and psychological symphony developed by the written word frequently disappear in to the back ground, eclipsed by the persistent sound and disturbances that permeate our lives. But, located within the pages of **Personal Financial Literacy Answer Sheet** a stunning literary treasure overflowing with fresh feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant composer of language, this captivating masterpiece conducts viewers on a psychological trip, well unraveling the concealed tunes and profound impact resonating within each cautiously constructed phrase. Within the depths of the touching review, we shall explore the book is key harmonies, analyze their enthralling publishing design, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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