

# Personal Financial Literacy

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

# Personal Financial Literacy Answer Sheet

**Dorothy B. Durband, Sonya L. Britt**



**Personal Financial Literacy Answer Sheet:**

## Embracing the Melody of Expression: An Psychological Symphony within **Personal Financial Literacy Answer Sheet**

In a world used by displays and the ceaseless chatter of fast communication, the melodic beauty and mental symphony created by the published word frequently fade into the backdrop, eclipsed by the persistent noise and disruptions that permeate our lives. However, nestled within the pages of **Personal Financial Literacy Answer Sheet** a stunning fictional value overflowing with raw feelings, lies an immersive symphony waiting to be embraced. Crafted by a wonderful composer of language, that interesting masterpiece conducts visitors on an emotional journey, well unraveling the concealed songs and profound affect resonating within each cautiously constructed phrase. Within the depths with this emotional evaluation, we shall explore the book is key harmonies, analyze its enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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