Name:	Date:
Personal Financial L	iteracy
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
B. 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 formul

Personal Financial Literacy Answer Sheet

Davidson C. Okoko & Chidozie C. Okoko

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