

## Financial Literacy

|       |      |        |         |       |           |          |       |
|-------|------|--------|---------|-------|-----------|----------|-------|
| money | bank | income | account | money | customer  | net      | gross |
| are   | 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.

Earlier after 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 \_\_\_\_\_ 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 with, 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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# Nz Literacy Cloze 3 Level Guide

**Robert J. Tierney, John E. Readence**



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