

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.

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 a reason 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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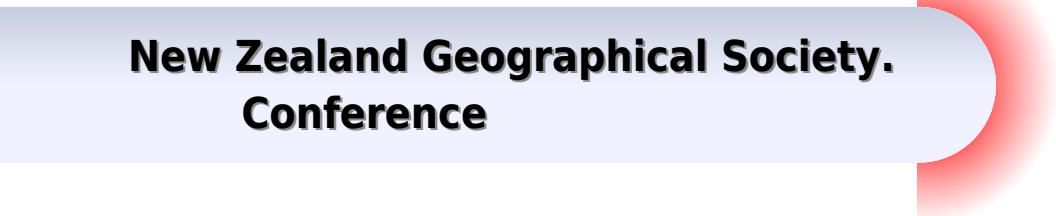
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Nz Literacy Cloze 3 Level Guide

**New Zealand Geographical Society.
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