

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

**Julie Birkenmaier, Jami Curley, Margaret  
Sherraden**



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