

## 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 start 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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ink saving Eco



# Nz Literacy Cloze 3 Level Guide

**Jessica J Manson**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

## **Nz Literacy Cloze 3 Level Guide:**

The book delves into Nz Literacy Cloze 3 Level Guide. Nz Literacy Cloze 3 Level Guide is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Nz Literacy Cloze 3 Level Guide, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Nz Literacy Cloze 3 Level Guide
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    - Chapter 3: Nz Literacy Cloze 3 Level Guide in Everyday Life
    - Chapter 4: Nz Literacy Cloze 3 Level Guide in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, this book will provide an overview of Nz Literacy Cloze 3 Level Guide. The first chapter will explore what Nz Literacy Cloze 3 Level Guide is, why Nz Literacy Cloze 3 Level Guide is vital, and how to effectively learn about Nz Literacy Cloze 3 Level Guide.
  3. In chapter 2, this book will delve into the foundational concepts of Nz Literacy Cloze 3 Level Guide. The second chapter will elucidate the essential principles that must be understood to grasp Nz Literacy Cloze 3 Level Guide in its entirety.
  4. In chapter 3, the author will examine the practical applications of Nz Literacy Cloze 3 Level Guide in daily life. The third chapter will showcase real-world examples of how Nz Literacy Cloze 3 Level Guide can be effectively utilized in everyday scenarios.
  5. In chapter 4, the author will scrutinize the relevance of Nz Literacy Cloze 3 Level Guide in specific contexts. The fourth chapter will explore how Nz Literacy Cloze 3 Level Guide is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, the author will draw a conclusion about Nz Literacy Cloze 3 Level Guide. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Nz Literacy Cloze 3 Level Guide.

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