

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 other services such as the bank has offered you. You can access this _____ anytime, but may need to go 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 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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integrated with students reading and writing The text also presents the theory behind the methods so students will be free to choose adapt and or construct their own approaches as they create literacy instruction This edition endorses the viewpoint that a well prepared classroom teacher is capable of effectively instructing most struggling readers and writers

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