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Personal Financial Literacy

1. a loan in which the borrower makes fixed payments
 2. the amount paid each month can vary based on additional charges
 3. the amount of a loan
 4. a percentage of a loan amount paid to the lender for borrowing
 5. the length of the loan, usually stated in months or years
 6. paid only on the principal of the loan
 7. requires lenders to calculate the Annual Percentage Rate for a loan
 8. paid on the principal, loan fees, and interest of a loan
 9. the amount of money an employee receives in a paycheck
 10. the amount of money an employee makes
 11. an estimate of expected income and expenses
 12. the cost of goods or services that is paid regularly
 13. it varies, or changes, over time
 14. the difference between what is owned and what is owed
 15. items owned
 16. amounts owed
 17. $I = prt$
 18. $A = P(1+r)^t$
 19. a special offer that reduces the total cost
 20. a document offering a reduction in price on a specific item
 21. loans designed to help students pay for college
 22. method of refunding money on an item bought
 23. required payments of money to the government based on your earnings
 24. required payments of money to the government based on your home value
 25. required payments of money to the government based on your purchases
 26. profession or field of employment with specific duties and compensation
- A. budget
 - B. career/job
 - C. simple interest
 - D. revolving credit
 - E. income tax
 - F. student loans
 - G. Assets
 - H. fixed expense
 - I. interest
 - J. sales tax
 - K. rebate
 - L. compound interest
 - M. take-home pay
 - N. variable expense
 - O. simple interest formula
 - P. Net worth
 - Q. principal
 - R. Liabilities
 - S. gross pay
 - T. term
 - U. installment loan
 - V. monetary incentive
 - W. coupon
 - X. property tax
 - Y. Truth in Lending Act
 - Z. compound interest formula

Personal Financial Literacy Answer Sheet

Huangqi Zhang



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