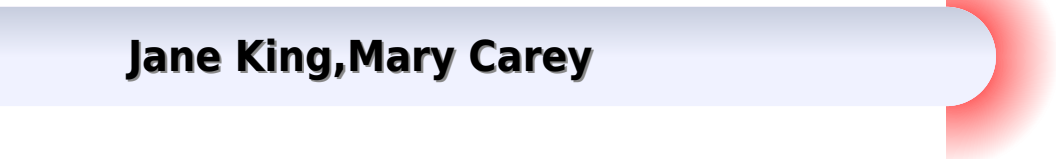


Personal Finance MT Review 3

- | | |
|--|------------------------|
| 1. Saving money over time for a large purchase | A. Overdraft |
| 2. Percentage paid to a lender for the use of borrowed money, or the percentage earned on invested principal | B. Savings rate |
| 3. Money set aside and left alone for a "rainy day." | C. Impulse purchase |
| 4. The persistent rise in the cost of goods and services | D. Discretionary |
| 5. Money today has different buying power than the same amount of money in the future | E. Fixed |
| 6. Cares after-tax income to the money people spend on a variety of items | F. Inflation |
| 7. Occurs when money is withdrawn from a bank account and the available balance goes below zero. | G. Emergency Fund |
| 8. An item that is bought without previous planning or consideration of the long-term effects. | H. Time value of money |
| 9. Expenses that remain the same from month to month | I. Sinking Fund |
| 10. Non-essential expenses | J. Interest Rate |
| 11. A summary of all the income and outgo over a certain time period | K. Cash Flow Statement |

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Jane King, Mary Carey



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