

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 Occurs when money is withdrawn from a bank account and the available balance goes below zero.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 |

Personal Finance Review

Vickie L. Bajtelsmit



Personal Finance Review:

Personal Finance Jane King, Mary Carey, 2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text

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coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

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