

Personal Finance Vocabulary Warm-up

Match the column on the right with the definitions:

_____ mortgage	(a) Money.
_____ default	(b) Stays the same over time.
_____ funds	(c) Guarantee a loan for somebody else.
_____ variable	(d) Money that you borrow on a credit card.
_____ fixed	(e) A check to see how well you can pay back a loan.
_____ co-sign	(f) The maximum you can borrow.
_____ cash advance	(g) A loan to buy a house or property.
_____ credit rating	(h) A bank account you use to save money.
_____ credit evaluation	(i) Be able to pay for goods or pay back a loan.
_____ credit limit	(j) Changes over time.
_____ annual	(k) Not pay back a loan.
_____ savings	(l) The cost of borrowing money.
_____ chequing	(m) An opinion on how well you can pay back a loan.
_____ afford	(n) Your income after you pay income taxes and expenses.
_____ interest	(o) The basic interest rate that banks use.
_____ net income	(p) A bank account you use for day to day expenditures.
_____ gross income	(q) Yearly.
_____ prime	(r) Your income before you pay taxes.

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Jicheng Xie



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