

Financial concepts. Worksheet

Concept	Definition
1. Debt repayment	a) the amount a lender charges a borrower and is a percentage of the principal (the amount loaned) and also the amount earned at a bank from a saving account
2. Emergency fund	b) the process of planning and managing personal financial activities such as income generation, spending, saving, investing , and protection.
3. Insurance	c) supply of capital belonging to numerous investors used to collectively purchase securities while each investor retains ownership and control of his own shares.
4. Personal budget	d) reflection of an investor financial goals and objectives and also of its time horizon and risk tolerance.
5. Investment funds	e) the action of paying back debts , or a single payment made to wards paying off a debt.
6. Financial planning	f) an arrangement in which you pay money to a company , and they pay money to you if something unpleasant happens to you, for example if your property is stolen or damaged, or if you get a serious illness.
7. Safety fund	g) the ability to understand and effectively use various financial skills, including personal financial management, budgeting , and investing.
8. Interest rate	h) a sum of money set aside for use in emergency (an unexpected and difficult or dangerous situation which happens suddenly and which requires quick action to deal with).
9. Savings	i) the make a program for the allocation and management of finances and capital through budgeting, investment etc.
10. Investor profile	j) income not spent or deferred consumption. It refers to the money that a person has left over after they subtract out their consumer spending from their disposable income over a given time period.
11. Financial education	k) the amount of money that you have available to spend
12. Personal finance	l) an amount of money to cover things such as car repairs, new appliances without affecting your monthly budget.