

**Personal Finance**

A check that has been stamped by the bank to guarantee that there are sufficient funds in the account to cover it is a:

**Personal Finance**

A debit to a savings account is also known as a:

**Personal Finance**

A tax on imports is more commonly called a:

**Personal Finance**

Amounts subtracted from your gross pay are known as:

**Personal Finance**

As a health care consumer you pay \$10 each time you get a prescription filled. This type of payment is called the:

**Personal Finance**

Assuming the risk of providing insurance is also known as:

**Personal Finance**

Define a sales tax?

**Personal Finance**

Eligible employees may receive the youth minimum wage for how many days?

**Personal Finance**

Every car is marked with a VIN. What does VIN stand for?

**Personal Finance**

Federal payroll taxes consist of two types of taxes. Name both:

**Personal Finance**

How does a Certificate of Deposit work?

**Personal Finance**

How old do you have to be to drive a forklift?

**Personal Finance**

Market capitalization tells you the value of a:

**Personal Finance**

Name one advantage to a 401(K) plan?

**Personal Finance**

Name two different kinds of filters that can be found in your automobile:

**Personal Finance**

Quarterly payments made to stockholders are called:

**Personal Finance**

So-called "penny stocks" really sell for less than this dollar amount per share:

**Personal Finance**

Something with a monetary value that an employer offers to employees in addition to salary is best described as a:

**Personal Finance**

The car insurance you just bought is effective for 6 months. This time period is also known as the:

**Personal Finance**

The division of stock into a larger number of lower priced shares is called a:

**Personal Finance**

The length of a lease, usually in months, is called the:

**Personal Finance**

The most common type of permanent life insurance is:

**Personal Finance**

The number of days between your last bill and your current bill is known as the:

**Personal Finance**

The official court decision on an action or lawsuit is the:

**Personal Finance**

What does “balancing your checkbook” mean?

**Personal Finance**

What is a ‘lock-out’?

**Personal Finance**

What is a secured credit card?

**Personal Finance**

What is industrial homework?

**Personal Finance**

What law established the federal minimum wage?

**Personal Finance**

What personal information must you provide on a credit card sales slip?

**Personal Finance**

What type of financial aid for education is awarded by the federal government based on need and does not have to be repaid?

**Personal Finance**

When a potential creditor looks at the length of time you've been at your current job, the creditor is assessing you based on which of the 3 C's?

**Personal Finance**

When budgeting, expenses that stay the same from month to month are called?

**Personal Finance**

When dealing with cars, what is the residual value?

**Personal Finance**

When speaking of investments, the quality of being easily converted to cash is known as:

**Personal Finance**

Why does a new employee have to fill out a W-4 form?

**Personal Finance**

You have the right to buy or sell stock at a predetermined price. You hold what?

**Personal Finance**

You see reddish spots on the ground under your car. What could be the problem?

**Personal Finance**

You started a new job and you want to open a savings account. Name one item you will need to bring to the bank to open an account.

**Personal Finance**

You use your debit card at a store at a POS terminal. What does POS stand for?

**Personal Finance**

You write your name on the back of a check before you deposit it. Your signature is also called an:

**Personal Finance**

Your sister earns tips at her restaurant job. The federally-mandated minimum wage for her direct wages is:

**Personal Finance**

**Personal Finance**

**Personal Finance**

**Personal Finance**

**Personal Finance**

**Personal Finance**

**Personal Finance**

**Personal Finance**





**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Withdrawal*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Certified check*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Deductions*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Tariff*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Underwriting*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Copayment; a co-pay*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

90



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*A tax levied on the sale of goods and services, usually paid when you purchase something*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Social Security Tax and Medicare Tax*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Vehicle Identification Number*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*18 (16 if you work in agriculture)*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*The account holder earns a higher rate for keeping money in the account for a specific amount of time (with a penalty for early withdrawal)*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Elective deferrals to the plan and investment gains are not subject to federal income taxes until disbursed*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Company*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Dividends*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Gas, oil, transmission, air, crankcase vent, fuel*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Benefit; fringe benefit*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*\$5; five dollars*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Stock split*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Policy period*





# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Whole life; ordinary life*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Term*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Judgment*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Billing cycle*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*When management prevents employees from working due to a labor dispute*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Adjusting both your bank statement and checks to account for how much money you have*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*When employees take work home with them to complete; when workers are employed to do work from their homes*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*A card that requires a cash security deposit; a card where you put up the funds you can then "spend" on credit*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*A signature*



# LifeSmarts

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Fair Labor Standards Act; FLSA*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Character*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Pell grant*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*The value of the car after a lease is up*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Fixed expenses*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*To indicate how much should be withheld from the employee's earnings to pay their federal income tax*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Liquidity*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Automatic transmission fluid leak; power steering fluid leak*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*An option*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Point of sale*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

*Money to deposit; Identification; Social Security number; Signature (for signature card)*



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

\$2.13 an hour



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

Endorsement



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)



**LifeSmarts**

*Learn it. Live it.*

[www.lifesmarts.org](http://www.lifesmarts.org)

