LifeSmarts		Oct-14			PERSONAL FINANCE	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Explain the financial strategy of "pay yourself first:"	2 Unit pricing is the most helpful when:	3 When making a purchase agreement, who are the two parties to the contract?	4
5	6 Currently, what is the minimum age to begin drawing full Social Security retirement benefits?	7 What federal agency enforces anti- discrimination laws?	8 One of the perks your mom likes best about her job is the flextime. What is flextime?	9 What you have left after deductions are taken from your gross pay is better known as:	10 Your salary, tips and sick pay all count as:	11
12	13 If you file bankruptcy for an immediate liquidation of assets, the filing is under:	14 In terms of renting and owning a house, who pays more based on cash flow only:	15 When making a budget, you list all your liabilities. An example of a secured liability is a:	16 Liquidity represents how quickly an asset can be converted into:	17 Consider different types of financial institutions. What type is owned by members and is not-for-profit?	18
19	20 What is the best way to protect yourself if someone you don't know wants to pay you for something with a check?	21 Credit unions offer share draft or NOW accounts. What does NOW stand for?	22 You reconcile your checking account. What does that mean?	23 What happens if you put a stop payment order on a check you have written?	24 Writing a check, using a debit card, or making an elec. payment for amount greater than balance in chec. account:	25
26	27 In terms of credit, the amount of debt a person can handle is referred to as their:	28 Open-end credit may also be called:	29 A chapter 7 bankruptcy remains on your credit report for how long:	30 What is collateral?	31 Deflation is generally caused by:	