

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30 Banks may take additional days to release deposited money from another bank for consumers to use	31 Impulse buying					1 Proteins; carbohydrates
2 Because the drop in temperature allows bacteria to thrive	3 Predatory lending	4 Credit cards	5 \$200/month; 10%	6 Closed-end credit; installment credit	7 Character	8 Report it to the issuer (bank, credit union, etc) as soon as possible
9 Grace period	10 Four	11 No-load funds	12 Annual report	13 Commission; brokerage fee	14 Retirement	15 Cost basis; basis; net cost; original cost
16 You don't have physical stock certificates; you receive a periodic statement of ownership rather than a stock certificate	17 Deficit	18 This is the trade-off when you choose choir; shop class is an alternative that you gave up when you chose choir	19 Appreciate	20 Negotiate directly with your credit card company; work with a credit counseling service; filing for bankruptcy (as a last resort)	21 Saving money; Pay Yourself First	22 Time value of money
23 Variable expenses	24 EFTA; Electronic Funds Transfer Act	25 Once you send the money you cannot get it back; there is no way to dispute the charge	26 Capital, Assets, Management, Earnings, Liquidity, Sensitivity	27 6,025 (accept answers between 5025 and 7025)	28 Money is deposited directly into your account; you do not get a physical check	29 FDIC; Federal Deposit Insurance Corporation