

<i>Sunday</i>	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	<i>Saturday</i>
		1 Base salary plus commission	2 Luxembourg	3 There is no formal relationship. The legal minimum wage is not tied to the living wage. The living wage is simply a calculation.	4 September 30 th	5 Your employer should provide you with one that you fill out and return to them
6 Net pay	7 Savings	8 No. Sometimes a choice with a high opportunity cost will still lead to net gains in the long run.	9 A liability	10 Budgeting, money management, strategies to deal with debt, educational materials, workshops, debt management plan	11 40 percent	12 Interest; earning interest
13 No. The subscription will be the same price every month, so it is a fixed expense.	14 Paperless or paper-free banking; electronic banking	15 Around \$25	16 6.5 percent	17 Pay dividends to members; charge lower fees; invest the money in the credit union	18 Zero; most do not charge for this	19 EFT or Electronic Funds Transfer
20 The bank; the bank from losing money	21 Not necessarily. When you use the insurance, plans with low premiums often charge higher deductibles	22 No, the system works by using the money from current workers to pay those who already retired	23 You may have to pay full price for all services	24 No. Almost all insurance plans charge a copay, which is a fee for using a service	25 File a claim	26 Income
27 Medical history, age, gender, lifestyle factors (such as smoking)	28 Principal, interest, taxes, insurance	29 Protects the lender; determines a market value for the home	30 The TV. The property owner's insurance will pay for the window	31 Two to five percent		