

# LIFESMARTS OCTOBER 2020

SUN	MON	TUES	WED	THURS	FRI	SAT
				1 A record of your credit activities	2 Credit cards	3 750 and above
4 Grace period	5 Emergency fund	6 Portfolio; investment portfolio	7 Save a certain amount each payday instead of spending the money	8 Five	9 It is transferred electronically to your bank account	10 Online banking
11 The Time Value of Money	12 2009	13 Benefits; fringe benefits; employee benefits	14 Reduces your taxable income	15 The employer	16 Not overpaying your taxes, not underpaying taxes and having to pay more at the end of the year, legal compliance	17 Wage and Hour Division
18 Construction and trades	19 No	20 Interest paid on both the principal and accumulated interest	21 The employee	22 The employer match	23 Yes	24 Access to employer-sponsored savings plans
25 They will be reduced; they will be reduced permanently	26 Eviction; to evict	27 Tenants	28 Adjustable Rate Mortgage	29 Principal, Interest, Taxes, Insurance	30 Proof of employment; proof of income; proof you can afford the apartment	31 Security deposit

