# Personal Financial Literacy

### Possible keywords/phrases on a test:

- "... how much interest was earned/accumulated/paid.
- "what will be the balance/total balance/sum of both accounts."
- "...which account will charge the least amount of interest..."
- "...what is the difference in interest between the two accounts..."
- "\_ what is the minimum amount to save each month for college.

Know the difference between saving and borrowing money

Seeing money is putting money you own into an account at a financial institution with the intention of earning interest and using that money at a fater firms in life. Typically investments, such as college & retirement.



Bemoving money is taking money (you will then even from a financial institution with the intention of paying it back along with paying interest for something that you originally would not be able to afford uptions, but need mornin life. Typically a house it is car.

Know that some terms you see will be the same word, but have a different meaning depending on if you're saving or borrowing money

Berns	Saving or Investing	Borrowing
Principal (P)	The original dollar annuatives deposit (put money sto) in an account.	The original defor amount you have out a loan for The amount goes down as you pay it back.
Intercent (I)	The dollar amount you earn on as arings account or incombined. The higher the principal, the others you earn.	The dollar amount you pay as the cost(fee) to be now money. The higher the principal, the stone interestry or pay.
Rate to	The amount of interest expressed as a precionage. The higher the rule, generally the room interest provide sum.	The amount of belongst proproces of as a personnings. The higher the rate, generally the more interest you will pay
Time (5)	The length is pours you have the deposit in an account. The longer the time, generally the search interest you will a set.	The langer in years you have to pur the loan back. The langer the time, pales ply the same interest you will be:

Know the difference between simple interest and compound interest. The following that have an initial deposit of \$1,000,00 at the beginning of the year and a recent rate of \$5%.

-	Independ Europe	Ending Estates for Year
	999.00	\$1,005.00
4	900.00	\$10,100,000
-	800.00	\$1,166.00

though informal and reaction that are numerity and on without principal amount.

The informat named daying the same each year is a good indication. that the interest is sample?

1	Interest Eatherd	Bristing Bulance for Year
797	905 (0)	\$1,085.00
4	950.00	44.55167
*	801.23	WT 724 26

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employed prime to all place
personalizations in the end of a.
Bue presidentially of the principal
translated part of the principal
translated part of the principal

The interest earned changing each year is a good industion that the interest is composite?

TROOK, Just because continued interest increases as the goars in death Laberta A can it is the destar option

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United States. Congress. Senate.
Committee on Banking, Housing, and
Urban Affairs. Subcommittee on
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Savings Fitness ,1999 Proceedings of the 2nd International Academic Conference on Blockchain,

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The Ohio Journal of Education, 1856

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