

Financial & Securities

1. Annual return

The profit or loss on an investment over a one-year period.

2. Asset

An item with economic value, such as stock or real estate.

3. Bill-payment service

A service in which you allow a business to use your cash, your bank or credit union account, a prepaid card, or another payment method to pay your utility, mortgage, or other bills in person, by phone, through a website, or through a mobile phone application.

4. Bond

A type of debt, similar to an IOU. When you buy a bond, you're lending to the issuer, which may be a government, municipality, or corporation. The issuer promises to pay you a specified rate of interest during the life of the bond and to repay the principal — also known as the bond's face value or par value — when the bond "matures," or comes due after a set period.

5. Borrower

A person or organization that borrows something, especially money from a bank or other financial institution.

6. Coinsurance

Coinsurance in insurance, is the splitting or spreading of risk among multiple parties. In the U.S. insurance market, coinsurance is the joint assumption of risk between the insurer and the insured. In health insurance, coinsurance is sometimes used synonymously with copayment, but copayment is really fixed while coinsurance is a percentage that the insurer pays after the insurance policy's deductible is exceeded up to the policy's stop loss.

7. Collateral

An asset that secures a loan or other debt that a lender can take if you don't repay the money you borrow. For example, if you get a home loan, the bank's collateral is typically your house.

8. Credit

Borrowing money, or having the right to borrow money, to buy something. Usually it means you're using a credit card, but it might also mean that you got a loan.

9. Doctoral degree

A degree usually awarded for at least three years of full-time academic work beyond a bachelor's degree.

10. Elder financial exploitation

The illegal or improper use of an older adult's funds, property, or assets by family members, caregivers, friends, or strangers who gain their trust.

Transportation & Logistics

1. Agent

An agent, in legal terminology, is a person who has been legally empowered to act on behalf of another person or an entity in a business transaction.

2. Air waybill

A bill of lading that covers both domestic and international flights transporting goods to a specified destination. This is a nonnegotiable instrument of air transport that serves as a receipt for the shipper, indicating that the carrier has accepted the goods listed and obligates itself to carry the consignment to the airport of destination according to specified conditions.

3. Backhaul

- 1) Return transportation movement, usually at less revenue than the original move
- 2) Movement in the direction of lighter traffic flow when traffic generally is heavier in the opposite direction
- 3) To move shipment back over part of a route already traveled

4. Bill of lading

A document that establishes the terms of a contract between a shipper and a transportation company under which freight is to be moved between specified points for a specified charge. Usually prepared by the shipper on forms issued by the carrier, it serves as a document of title, a contract of carriage, and a receipt for goods.

5. Blind shipment

When a consignee/receiver of a shipment is not aware of the shipper or its origin. The term double blind is used when the shipper does not know where the shipment will be delivered.

6. Cargo manifest
A document which indicates the consignor, consignee, mark, package number, quality, quantity, weight, cargo declaration number and other particulars of goods being transported.
7. Collect shipment
Shipment where collection of freight charges/advances is made by delivering carrier from the consignee/receiver
8. Concealed damage
When goods in an apparently undamaged container are damaged. Claims are hard to settle because neither shipper nor carrier wants responsibility
9. Consign
Send goods to purchaser or agent to sell
10. Drayage
Transporting freight by truck, primarily in local cartage

Media & Publishing

1. Agent.
A liaison between a writer and editor or publisher who advocates for his or her client (writer). Agents usually take a 10-15% commission from the advance and royalties.
2. Auction.
Publishers sometimes bid for the acquisition of a book manuscript that has excellent sales prospects. The bids are for the amount of the author's advance, advertising and promotional expenses, royalty percentages, and more. Auctions are conducted by agents.
3. Blurb.
The copy on book covers or book dust jackets, promoting the book and the author or featuring testimonials from book reviewers or well-known people in the book's field. Also called flap copy or jacket copy.
4. Bound galley.
Prepublication edition of book of final galley proofs, also known as "bound proofs."

5. Contributor copies.
Copies of the magazine issues or books sent to the author in which the author's work appears.
6. Critiquing service.
An editing service in which writers pay a fee for comments on the salability or other qualities of their manuscript. Fees vary, as do the quality of the critiques.
7. Elevator pitch.
Concise pitch for a book or screenplay that can be delivered in the time it takes to travel in an elevator.
8. Foreign rights.
Translation or reprint rights to be sold in other countries and territories.
9. Ghostwriter.
Writer who writes an article, speech, story, or book based on another person's ideas or knowledge.
10. Kill fee.
Fee for a complete article that was assigned and then cancelled.