

PERSONAL FINANCE

Terminology related to money management, banking, and personal finances

Banking Terms

account

deposit

withdrawal

transfer

balance

statement

check

debit

credit

interest

Account Types

checking

savings

retirement

investment

credit card

mortgage

loan

brokerage

CD

money market

Financial Goals

budget

saving
investing
debt reduction
retirement
emergency fund
down payment
education
major purchase
wealth building

Income Sources

salary
wage
commission
bonus
dividend
interest
rent
royalty
self-employment
side hustle

Expense Categories

housing
transportation
food
utilities
insurance
entertainment
clothing

healthcare
education
debt payment

Investment Vehicles

stock
bond
mutual fund
ETF
index fund
real estate
cryptocurrency
CD
treasury
retirement account

Financial Terms

interest rate
APR
APY
principal
compound interest
net worth
cash flow
liquidity
equity
diversification

Tax Terminology







income tax

deduction
credit
filing status
refund
withholding
tax bracket
exemption
dependent
capital gain

Financial Planning

financial plan
goal setting
net worth
risk tolerance
time horizon
asset allocation
estate plan
insurance coverage
retirement planning
tax strategy

Financial Emojis

 (money bag)
 (dollar bill)
 (credit card)
 (bank)
 (chart)
 (upward trend)
 (downward trend)



(calculator)



(note)



(house)