

Chapter 2 - Money Management Skills

Tuesday, March 29, 2022 2:34 PM

Balance Sheet: A financial statement that reports what an individual or a family owns and owes; also called a net worth statement or statement of financial position.



Assets: Cash and other tangible property with a monetary value.

Things of Value

1. **Liquid assets** are cash and items of value that can easily be converted to cash. Money in checking and savings accounts is liquid and is available to the Scott family for current spending. The cash value of their whole life insurance policy may be borrowed if needed. While assets other than liquid assets can also be converted into cash, the process is not quite as easy.

Discretionary Income: Money left over after paying for housing, food, and other necessities.

*liquid assets Cash and items of value that can easily be converted to cash.

2. Real estate includes a home, a condominium, vacation property, or other buildings or land that a person or family owns.
3. Personal possessions are a major portion of assets for most people. Included in this category are automobiles and other personal belongings. Although these items have value, they may be difficult to convert to cash. You may decide to list your possessions on the balance sheet at their original cost. However, these values should be revised over time, since a three-year-old television set, for example, is worth less now than when it was new. Thus you may wish to list your possessions at their current value (also referred to as market value).

Cash Flow: The actual inflow and outflow of cash during a given time period.

4. **Investment assets** are funds set aside for long-term financial needs.

Income = inflow of cash

Amounts Owed

Liabilities: amounts owed to others

1. **Current liabilities** are debts you must pay within a short time, usually less than a year. These liabilities include such things as medical bills, tax payments, insurance premiums, cash loans, and credit card balances.

*current liabilities Debts that must be paid within a short time, usually less than a year.

2. **Long-term liabilities** are debts you do not have to pay in full until more than a year from now. Common long-term liabilities include auto loans, educational loans, and mortgages. A mortgage is an amount borrowed to buy a house or other real estate that will be repaid over a period of 15, 20, or 30 years.

Take-home pay: Earnings after deductions for taxes and other items; also called **disposable income** or net

Net Worth: a person's total assets minus their liabilities

Foundations In Personal Finance Chapter 2 Money In Review

L Towne



Foundations In Personal Finance Chapter 2 Money In Review:

Eventually, you will enormously discover a supplementary experience and carrying out by spending more cash. still when? accomplish you agree to that you require to acquire those every needs in the manner of having significantly cash? Why dont you attempt to get something basic in the beginning? Thats something that will lead you to understand even more something like the globe, experience, some places, following history, amusement, and a lot more?

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Table of Contents Foundations In Personal Finance Chapter 2 Money In Review

1. Understanding the eBook Foundations In Personal Finance Chapter 2 Money In Review
 - The Rise of Digital Reading Foundations In Personal Finance Chapter 2 Money In Review
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 2 Money In Review
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Foundations In Personal Finance Chapter 2 Money In Review
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 2 Money In Review
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter 2 Money In Review User Reviews and Ratings
 - Foundations In Personal Finance Chapter 2 Money In Review and Bestseller Lists
5. Accessing Foundations In Personal Finance Chapter 2 Money In Review Free and Paid eBooks

- Foundations In Personal Finance Chapter 2 Money In Review Public Domain eBooks
- Foundations In Personal Finance Chapter 2 Money In Review eBook Subscription Services
- Foundations In Personal Finance Chapter 2 Money In Review Budget-Friendly Options
- 6. Navigating Foundations In Personal Finance Chapter 2 Money In Review eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Chapter 2 Money In Review Compatibility with Devices
 - Foundations In Personal Finance Chapter 2 Money In Review Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 2 Money In Review
 - Highlighting and Note-Taking Foundations In Personal Finance Chapter 2 Money In Review
 - Interactive Elements Foundations In Personal Finance Chapter 2 Money In Review
- 8. Staying Engaged with Foundations In Personal Finance Chapter 2 Money In Review
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Chapter 2 Money In Review
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 2 Money In Review
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 2 Money In Review
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 2 Money In Review
 - Setting Reading Goals Foundations In Personal Finance Chapter 2 Money In Review
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 2 Money In Review
 - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 2 Money In Review
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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