

Chapter 2 - Money Management Skills

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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 Review

Michael Brown



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