Personal Finance Chapter 2 Notes

Vocabulary

- Career planning- Can help you identify an employment pathway that aligns your interests and abilities with the tasks and responsibilities expected by employers over your lifetime.
- Career plan- A strategic guide for your career through short-, medium-, and long-term goals as well as future education and work-related experiences.
- Breadwinner- The person in a family who earns an income that is primary to a
 unit of people who are dependent on the person's income.
- Values- Fundamental beliefs about what is important, desirable, and worthwhile.
- Professional interests Long-standing topics and activities that engage your attention.
- Interest inventories- Scaled surveys that assess career interests and activities.
 They are measures that assist people in assessing and profiting the interests and activities that give them satisfaction
- Career ladder- Describes the progression from entry-level positions to higher levels of pay, skill, responsibility, or authority.
- No-limits jobs- Where people, especially younger workers, are employed in entry-level positions where they are expected to be on-call via a mobile device at all hours of the day and night.
- Lifestyle trade-off- Weighing the demands of particular jobs with your social and cultural preferences.
- Human capital- The skill set, knowledge, and other intangible assets of individuals that can be used to create economic value for the individuals, their employers, or their community.
- Professional abilities- Job-related activities that you can perform physically, mentally, artistically, mechanically, and financially.
- Digitalization- This is using digital technologies into everyday life to change a business model.
- Aptitudes- The natural abilities and talents that individuals possess.
- Work-style personality- Your own ways of working with and responding to job requirements, surroundings, and associates.
- Professional networking- Making and using contacts with individuals, groups, and other firms to exchange career information.

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Personal Finance Demystified Tefera Tibebu Beyene, 2023-03-11 This book introduces the reader to various financial concepts such as personal financial planning budgeting cash management investments money management tax credit banking insurance retirement and post retirement planning personal financial statements and estate planning The goal of this book is to demystify finance and provide clear informal and easy to understand information regardless of the reader s financial background My intention is to break down complex financial concepts and focus on the most used and applicable things for everyday people to know Finance Act 2004 Elizabeth Ii. Chapter 12 Stationery Office, The, 2004 Royal assent 22nd July 2003 An act to grant certain duties to alter other duties and to amend the law relating to the National Debt and the Public Revenue and to make further provision in connection with finance Personal Finance, Grades 5 - 8 Biedenweg, 2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up This 80 page workbook features eight chapters of valuable financial information It includes reproducibles and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future Personal Finance George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach

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