

# Core Concepts 5.6: Word Wise

**Word Bank** Choose one word from the word bank to fill in each blank. When you have finished, you will have a short summary of important ideas from the section.

## Word Bank

budget	credit
interest	invest
stocks	bonds
saving	

You have options for using your money wisely. For example,

\_\_\_\_\_ funds in a bank, credit union, or other financial institution ensures that you will have money for future use. You can take some of that money and \_\_\_\_\_ it. Hopefully this will earn you a profit. One way to do this is to buy \_\_\_\_\_, which are certificates from a business or the government promising to pay back your money plus additional money. Another way to do it is to purchase \_\_\_\_\_, which give you shares of ownership in a company.

Of course, people also buy expensive things such as a car or a home even though they do not have enough money to pay for it in full. To do this, most people use \_\_\_\_\_. This means that they agree to pay for their purchase over time. As they pay back the loan, they will also have to pay \_\_\_\_\_. If this seems complex, don't worry. You can create and stick to a money-management plan called a(n) \_\_\_\_\_. It will help you to save more and to avoid borrowing too much money.