



WALL-ET

1. Bank

A financial institution where you can store money, get loans, and perform transactions.

Institutions



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2. Credit Union

A cooperative financial institution owned by its members, offering similar services as a bank.

Institutions



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3. Stock Exchange

A marketplace where stocks, bonds, and other securities are bought and sold.

Institutions



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4. National bank

A financial institution that operates under the authority of a country's government and is responsible for monetary policy and economic stability.

Institutions



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5. Brokerage

A firm that facilitates buying and selling of financial securities for investors.

Institutions



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6. Mutual Fund

An investment vehicle that pools money from multiple investors to invest in a diversified portfolio of securities.

Institutions



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7. Hedge Fund

An investment fund that employs various strategies to maximize returns for its investors.

Institutions



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8. Fintech

Short for financial technology, it refers to technology-driven financial services and innovations.

Institutions



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9. Salary

Fixed regular payment
given to an employee
for their work.

Jobs and Income



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10. Hourly Wage

Payment based on the number of hours worked.

Jobs and Income



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11. Freelancing

Working independently for various clients without a long-term employment contract.

Jobs and Income



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12. Entrepreneur

A person who starts and operates their own business, taking financial risks for potential rewards.

Jobs and Income



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13. Commission

A percentage of a sale or transaction given as payment to a salesperson.

Jobs and Income



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14. Passive Income

Earnings generated with minimal effort, often from investments or royalties (contractual payments or royalties made by one party to another for the use of specific resources, such as intellectual property, natural reserves, or land).

Jobs and Income



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15. Side Hustle

An additional job or project undertaken alongside one's primary source of income.

Jobs and Income



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16. Gig Economy

A labor market characterized by short-term, temporary jobs or freelance work.

Jobs and Income



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17. Loan

Borrowed money that must be repaid with interest over a specified period.

Debts



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18. Interest Rate

The percentage charged for borrowing money or earned on invested funds.

Debts



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19. Principal

The initial amount borrowed or invested before interest.

Debts



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20. Collateral

An asset pledged as security for a loan, which can be seized if the loan is not repaid.

Debts



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21. Credit Score

A numerical representation of an individual's creditworthiness, influencing loan approvals and interest rates.

Debts



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22. Debt Consolidation

Combining multiple debts into a single loan with lower interest rates or better terms.

Debts



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23. Budget

A financial plan that outlines income and expenses to manage money effectively.

Budget



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24. Fixed Expenses

Regular expenses that remain relatively constant each month, like rent or mortgage payments.

Budget



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25. Variable Expenses

Costs that fluctuate,
such as groceries,
entertainment,
and dining out.

Budget



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26. Savings

Money set aside for future needs or emergencies.

Budget



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27. Emergency Fund

A dedicated savings fund to cover unexpected expenses.

Budget



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28. Discretionary Spending

Non-essential spending on items like entertainment or hobbies.

Budget



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29. Insurance

A financial arrangement that provides protection against potential losses or risks.

Insurance



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30. Insurance Premium

The amount paid
for an insurance policy.

Insurance



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31. Life insurance

A contract in which an insurer, in exchange for a premium, guarantees payment to an insured's beneficiaries when the insured dies.

Insurance



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32. Coverage

The range of risks or losses included in an insurance policy.

Insurance



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33. Beneficiary

The person or entity
designated to receive
the benefits
of an insurance policy.

Insurance



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34. Underwriting

The process of evaluating risk and determining insurance eligibility and pricing.

Insurance



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35. Latte Factor

The idea that small, frequent expenses like daily coffee can add up to significant long-term costs.

Humorous Touch



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36. Champagne Problem

A problem that arises from having too much wealth or success.

Humorous Touch



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37. Broke as a Joke

Being completely
out of money
in a comical manner.

Humorous Touch



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38. Financial Hangover

Regret or consequences
after overspending.

Humorous Touch



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39. Money Pit

An investment that continually requires more money to maintain than it generates in return.

Humorous Touch



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40. Unicorn

In the business world,
a startup valued
at over \$1 billion.

Humorous Touch



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41. Walleectomy

A playful term for a particularly expensive purchase.

Humorous Touch



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42. Couch Potato Investing

Investing so passively that you're practically part of the furniture.

Humorous Touch



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43. Piggy Bankruptcy

When your piggy bank becomes emptier than your wallet.

Humorous Touch



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44. Noodle Budgeting

Trying to make
your budget stretch as far
as instant noodles.

Humorous Touch



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45. 404 not Fund

The money that
mysteriously disappears
whenever you need it most.

Humorous Touch



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46. Money-Go-Round

The constant cycle of getting paid and then watching your money disappear.

Humorous Touch



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47. Dine and Dash Budgeting

Spending all your money on dining out and then running away from your financial responsibilities.

Humorous Touch



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48. Textbook Ninja

Mastering finances
by the book, even though
life doesn't always follow
the script.

Humorous Touch



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49. Doughnut Economics

The tendency to spend all your money before realizing there's a hole in your budget.

Humorous Touch



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50. ProcrastiSaver

Someone who always
plans to save money...
later.

Humorous Touch



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51. Zombie Debt

Debts that come back from the financial grave to haunt you.

Humorous Touch



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52. Credit Card "Stretch" Marks

The invisible scars
left by overspending
on your credit card.

Humorous Touch



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53. Couch Cushion Capital

The hidden treasure trove of spare change lurking in your sofa.

Humorous Touch



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54. Serendipity Stocks

Buying stocks purely based on lucky guesses and wishful thinking.

Humorous Touch



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55. Lotto Logic

Treating investing like playing the lottery and hoping for a financial windfall.

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56. Discount Diva

Scouring sales and coupons with unmatched enthusiasm.

Humorous Touch



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57. Swipe Right Economics

Making financial decisions
based on whether it feels
right at the moment.

Humorous Touch



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58. Change Chameleon

Transforming every
spare coin you find
into coffee money.

Humorous Touch



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59. Panic Selling Paralysis

Selling investments
when the market dips,
only to regret it later.

Humorous Touch



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60. Impulse Investment Syndrome

Buying stocks the way
you grab snacks
at a checkout counter.

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61. Shopping Cart Olympics

Racing through the store
to find the best deals
before the cart
gets too full.

Humorous Touch



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62. Savings Sadness Syndrome

The heartache of watching your savings grow while your spending power shrinks.

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63. Budgeting Ballet

The graceful dance
of managing money
on a tightrope budget.

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64. Penny Pincher's Paradox

The struggle of saving pennies while spending dollars.

Humorous Touch



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65. Bargain Hunter's Mirage

Thinking you're saving money when you're actually spending more because of discounts.

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66. The "Skip Latte" Quandary

Wondering why skipping a latte hasn't made you a millionaire yet.

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67. Money Mirage

The optical illusion that convinces you there's more money in your wallet than there actually is.

Humorous Touch



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68. Thrift Store Serendipity

Finding items you never
knew you needed,
and suddenly
your budget agrees.

Humorous Touch



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69. FOMO Investing

Putting money into the latest investment trend due to fear of missing out.

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70. Monopoly Millionaire

Believing that being great at Monopoly will somehow translate to real estate success.

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Financial Activity



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