Topic 1		
Word	Definition	Picture
Digit	A symbol used to make numerals. These are the digits 0, 1, 2, 3, 4, 5, 6, 7, 8, 9.	numeral 153 digit digit
Place value	The value of where the digit is in the number, such as units(ones), tens, hundreds, etc.	Units Decimal Point 1/10 (Tenths) 1/100 (Hundredths) 1/1000 (Thousandths) 1/1000 (Thousandths)
Place Value chart	Organization of place value.	Place Value Chart
		Hundred Billions Ten Billions Billions Hundred Millions Ten Millions Millio
Expanded notation	Writing the number to show the value of each digit.	153 100 + 50 + 3 Or (100 x 1) + (10 x 5) + 3

Round	Replacing a number with a number that tells about how many or how much.	42 nearest ten 40
Value	Money: how much something is worth. Mathematics: the result or 'output' of a calculation.	Money: House has value. MATHEMATICS: 3 x 4 has the value of 12
Whole numbers	The numbers 0, 1, 2, 3, 4, 5 and so on There are no fractional or decimal parts and no negatives.	Whole Numbers 0 1 2 3 4 5 6 7 8 9
Decimals	A number with one or more places to the right of the decimal point. The number to the right is less than 1. Based on 10.	decimal point tenths ones 3 . 4 5 + 2
Tenths	Part in ten equal parts. $\frac{\#}{10}$	

Hundredths	Part in 100 equal parts. $\frac{\#}{100}$	
Compare	Decide if a number is greater than, less than or equal to another or other numbers.	125>121 121<125 121 = 121

Topic 2		
Word	Definition	Picture
Properties of operations	A mathematical process. Rules followed in Math.	Commutative Passic Properties of Numbers Commutative Passic Properties of Numbers Commutative Passic Properties of Numbers Commutative Continued of Contin
Commutative Property	Addition: numbers can be added in any order and the sum remains the same. Multiplication: numbers can be multiplied in any order and the product remains the same.	$3+2=2+3$ $3+6+9=6+3+9=9+6+3$ $6 \times 2=2 \times 6$ $3 \times 4 \times 2=2 \times 4 \times 3=4 \times 2 \times 3$
Associative Property	Addition: addends can be regrouped and the sum remains the same. Multiplication: Factors can be regrouped and the product remains the same. Moving parentheses does not change value.	$(2+3)+4=2+(3+4)$ All addition signs $(2\times3)\times4=2\times(3\times4)$ All multiplication signs
Identity Property	Addition: the sum of any number and zero is that number. Multiplication: the product of any number and 1 is that number.	$3 + 0 = 3$ $1,000 \times 1 = 1,000$

Addition	Finding the total, or sum, by combining two or more numbers.	Addition: 8 + 3 = 11 Addend Addend Sum
Sum	The answer to any addition problem.	Addition: $8 + 3 = 11$ Addend Addend Sum
Subtraction	Taking one number away from another.	8 - 3 = 5
Difference	The answer to any subtraction problem.	Subtraction $7 - 5 = 2$ minuend subtrahend difference
Variable	A symbol or letter that stands for a number.	n + 3 a number plus three the variable

4" Grade Hinojosa Wath Vocabulary Words		
Topic 3		
Word	Definition	Picture
Commutative Property	Addition: numbers can be added in any order and the sum remains the same. Multiplication: numbers can be multiplied in any order and the product remains the same.	$3+2=2+3$ $3+6+9=6+3+9=9+6+3$ $6 \times 2=2 \times 6$ $3 \times 4 \times 2=2 \times 4 \times 3=4 \times 2 \times 3$
Associative Property	Addition: addends can be regrouped and the sum remains the same. Multiplication: Factors can be regrouped and the product remains the same. Moving parentheses does not change value.	$(2+3)+4=2+(3+4)$ All addition signs $(2\times3)\times4=2\times(3\times4)$ All multiplication signs
Identity Property	Addition: the sum of any number and zero is that number. Multiplication: the product of any number and 1 is that number.	$3 + 0 = 3$ $1,000 \times 1 = 1,000$

Zero Property of Multiplication	The product of any number and zero is zero.	$2,000 \times 0 = 0$ $123 \times 0 = 0$

Distributive Property	Multiplying a sum (or difference) by a number is the same as multiplying each number in the sum (or difference) by that number and adding (or subtracting) the products.	$3 \times (2 + 4) = 3 \times 2 + 3 \times 4$ 5(12-3) = 5(12) - 5(3)
Solve	Find a solution to an equation.	X - 2 = 4 X = 6
Partial products	A method of doing multiplication in math , factors are broken into smaller parts, then multiplied and then products are added.	$ \begin{array}{c} 120 \\ \times 45 \\ \hline 600 \end{array} \frac{120}{4,800} \frac{120}{4,800} \frac{\times 5}{600} = 5,400 $ $ \frac{4,800}{5,400} $
Mental math	Calculations that are done in a person's head without the guidance of pencil and paper, calculators or other aids.	for 46 + 33 the numbers are split to become: (40 + 30 + 6 + 3) = 70 + 9 = 79

Multiplication/ multiply	To calculate the result of repeated additions of two numbers.	$5+5+5=5\times 3$ 5 15 apples
Product	The answer to any multiplication problem.	Multiplication: 6 × 3 = 18 Factor Product (or Multiplier) (or Multiplicand)
Numerical expressions	Numbers, symbols and operators (such as + and ×) grouped together that show the value of something.	$3 + 2 = 5$ $10 \times 4 = 40$ $6 - 2 = 4$

Topic 4		
Word	Definition	Picture
Strip diagram	A tool used to help understand and solve word problems. It is also known as a bar diagram or a tape diagram.	Part-Whole Model Addition & Subtraction
Unknown quantity	A symbol or letter, such as x, that represent a number in an expression or equation. Also known as variable.	Expression $4x - 7 = 5$ Terms $x = 3$
Values	Money: how much something is worth. Mathematics: the result or 'output' of a calculation.	Worth \$\$ Or 3 x 4= 12
Concrete model	Something that exists physically in the world and that generally can be manipulated.	+ 3 = -7

Pictorial model	Representation illustrated by pictures.	$\frac{4}{10}$ Correct. The first fraction is smaller than the second fraction. $\frac{2}{5} < \frac{1}{2}$
Reasonableness	Logical, validate the solution by verifying the answer.	After solving a problem, go back and check your answer in the problem. Does your answer make sense?
Symbolic representation	A pattern or image used instead of words. Creating a number sentence to solve a word problem.	c+5b=51 $4c-j=12$ $3b+3j=177$
Arrays	A way of displaying objects in rows and columns.	

Algorithm/ Standard Algorithm	A step-by-step solution to a problem.	1599 + 692 2,291 Addition-Right to Left
Area models	Size of a surface shown by an illustration.	3 5

Tamin 5		
Topic 5		
Word	Definition	Picture
Mental math	Calculations that are done in a person's head without the guidance of pencil and paper, calculators or other aids.	for 46 + 33 the numbers are split to become: (40 + 30 + 6 + 3) = 70 + 9 = 79
Multiplication/ multiply	To calculate the result of repeated additions of two numbers.	5 +5 +5 = 5 x 3 5 15 apples
Product	The answer to any multiplication problem.	Multiplication: 6 × 3 = 18 Factor Product (or Multiplier) (or Multiplicand)
Whole number	The numbers with no fractional or decimal part and no negatives.	{0, 1, 2, 3,100} etc

Compatible number	Numbers that are close in value to the actual numbers, and which make it easy to do mental arithmetic.	23 + 74 Compatible 25 + 75 = 100
Partial products	A method of doing multiplication in math , factors are broken into smaller parts, then multiplied and then products are added.	$ \begin{array}{c} 120 \\ \times 45 \\ \hline 600 \end{array} \xrightarrow{\begin{array}{c} \times 40 \\ \hline 4,800 \end{array}} \xrightarrow{\begin{array}{c} \times 5 \\ \hline 600 \end{array}} = 5,400 $
Perfect squares	A number that is the product of a counting number multiplied by itself.	square of $5 = 5 \times 5 = 5^{2} = 25$
Round	Replacing a number with a number that tells about how many or how much.	42 nearest ten 40

Commutative Property	Addition: numbers can be added in any order and the sum remains the same. Multiplication: numbers can be multiplied in any order and the product remains the same.	$3+2=2+3$ $3+6+9=6+3+9=9+6+3$ $6 \times 2=2 \times 6$ $3 \times 4 \times 2=2 \times 4 \times 3=4 \times 2 \times 3$
Associative Property	Addition: addends can be regrouped and the sum remains the same. Multiplication: Factors can be regrouped and the product remains the same. Moving parentheses does not change value.	$(2+3)+4=2+(3+4)$ All addition signs $(2\times3)\times4=2\times(3\times4)$ All multiplication signs

Topic 6		
Word	Definition	Picture
Perfect squares	A number that is the product of a counting number multiplied by itself.	square of $5 = 5 \times 5 = 5^{2} = 25$
Arrays	A way of displaying objects in rows and columns.	
Expanded notation	Writing the number to show the value of each digit	153 100 + 50 + 3 Or (100 x 1) + (10 x 5) + 3
Algorithm/ Standard Algorithm	A step-by-step solution to a problem.	1599 + 692 2 291 Addition-Right to Left

Multiplication/ multiply	To calculate the result of repeated additions of two numbers	$5+5+5=5 \times 3$ 5 15 apples
Product	The answer to any multiplication problem.	Multiplication: 6 × 3 = 18 Factor Product (or Multiplier) (or Multiplicand)
Identity Property	Addition: the sum of any number and zero is that number. Multiplication: the product of any number and 1 is that number.	$3 + 0 = 3$ $1,000 \times 1 = 1,000$
Zero Property of Multiplication	The product of any number and zero is zero.	$2,000 \times 0 = 0$ $123 \times 0 = 0$

Distributive Property

Multiplying a sum (or difference) by a number is the same as multiplying each number in the sum (or difference) by that number and adding (or subtracting) the products.

$$3 \times (2 + 4) = 3 \times 2 + 3 \times 4$$

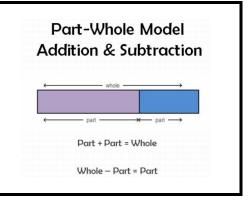
$$5(12-3)=5(12)-5(3)$$

Topic 7		
Word	Definition	Picture
Division/divide	An operation to find the number in each group or the number of equal groups	$(2) \times 3 = 2$
Dividend	The number that is being divided	6 — quotient 4)24 — dividend divisor Dividend ÷ Divisor = Quotient Quotient Divisor)Dividend
Divisor	The number by which another number is divided.	Dividend ÷ Divisor = Quotient Quotient Divisor Dividend
Quotient	The answer to any division problem.	Dividend ÷ Divisor = Quotient Quotient Divisor) Dividend

Remainder	The amount that is left after dividing a number into equal parts.	quotient→5 divisor→3 16 dividend 15 remainder→1
Equation	A number sentence that uses the equal sign (=) to show that two expressions have the same value.	242=4
Estimate	To give an approximate value rather than an exact answer.	47 Ballpark +82 Estimate 50 + 80 = 130
Fluency	Quickly and accurately.	 3 + 9 = 15 3 + 9 = 12 3 + 9 = ? 1 + 7 = 6 + 9 =

Strip diagram

A tool used to help understand and solve word problems. It is also known as a bar diagram or a tape diagram.



Topic 8		
Word	Definition	Picture
Partial quotients	A way to divide that finds quotients in parts until only a remainder, if any, is left.	12)190 50 50 1 12)190 50 50 1 12)190 50 50 1 12)190 50 50 1 12)190 50 1 12)190 50 1 12)190 50 1 12)190 50 1 13)190 50 1 10 1 10 1 10 1 10 1 10 1 10 1 10
Division/divide	An operation to find the number in each group or the number of equal groups	6 ÷ 3 = 2
Dividend	The number that is being divided.	6 — quotient 4) 24 — dividend divisor Dividend ÷ Divisor = Quotient Quotient Divisor) Dividend
Divisor	The number by which another number is divided.	Dividend ÷ Divisor = Quotient Quotient Divisor) Dividend

Quotient	The answer to any division problem.	Dividend ÷ Divisor = Quotient Quotient Divisor) Dividend
Remainder	The amount that is left after dividing a number into equal parts.	quotient→ 5 divisor→3 16 dividend 15 remainder→1

Topic 9		
Word	Definition	Picture
Equation	A number sentence that uses the equal sign (=) to show that two expressions have the same value.	242=4
Solve	Find a solution to an equation.	X - 2 = 4 $X = 6$
Solutions	The value of the variable that makes an equation true.	x + 2 = 5 $x + 2 - 2 = 5 - 2$ $x = 3$
Rules	A mathematical phrase that tells how numbers in a table are related.	Cell Phones Number Number Defective 100 - 5 200 - 10 300 - 15 400 - 20 500 - 25 RULE: Number Produced ÷ 20= Number Defective

Input-output table	A table that uses a rule to relate one set of numbers to another set of numbers.	In Out Rule 7 1 Rule 7 1 Rule 7 1 Rule
Number pattern	A list of numbers that follow a certain sequence or pattern.	1 4 7 10 0 1 2 3 4 5 6 7 8 9 10
Sequence	A set of numbers that follows a pattern.	5, 8, 11, 14, 17, Sequence A
Table	Numbers or quantities arranged in rows and columns.	"What sport do you play?" Sport People Soccer 106 Tennis 45 Gymnastics 54 Swimming 82 Track 68

Topic 10		
Word	Definition	Picture
Equivalent fractions	Fractions that name the same region, part of a set, or part of a segment.	One Whole 1/2 1/2 1/2 1/4 1/4 1/4 1/4 1/4 1/8 1/8 1/8 1/8 1/8 1/8 1/8 1/8 1/8 1/8
Fractions	Part of a whole.	3 4
Numerator	The top number of the fractions which shows how many you have of what you are looking for.	Numerator 7
Denominator	The bottom number of the fraction which shows how many total equal parts you have.	2 · Denominator

Unit Fractions	A fraction with a numerator of 1.	$\frac{1}{2}$ $\frac{1}{3}$ $\frac{1}{4}$ $\frac{1}{5}$ $\frac{1}{6}$ $\frac{1}{8}$
Number line	A line with numbers placed in their correct position.	-10.9.8.7.6.5.4.3.2.1 0 1 2 3 4 5 6 7 8 9 10
Compare	Decide if a number is greater than, less than or equal to another or other numbers.	125>121 121<125 121 = 121 $\frac{1}{2}$ < 1
Simplest from/ Reduced fraction	A fraction in which the numerator and denominator have no common factor other than 1.	$\frac{2}{4} \longrightarrow \frac{1}{2}$

Common/Like denominators	Denominators that are the same.	numerators 2 + 1 5 denominators These denominators are common (the same)
Unlike denominators	Denominators that are different.	to the second addend Sum is correct
Least Common Multiple (LCM)	Finding the multiples of two or more numbers and identifying the least one they have in common.	Multiples of 3: (O3, 6, 9, 12, 15, 18, 21, 24 Multiples of 4: (O, 4, 8, 12, 16, 20, 24, 28 The LCM of 3 and 4 is 12.

Topic 11		
Word	Definition	Picture
Decompose	To break into parts.	1 + 3 = 4 = 6 = 1
Addition	Finding the total, or sum, by combining two or more numbers.	Addition: 8 + 3 = 11 Addend Addend Sum
Sum	The answer to any addition problem.	Addition: 8 + 3 = 11 Addend Addend Sum
Subtraction	Taking one number away from another.	8 - 3 = 5

4 Grade Hillojosa Wath Vocabalary VVOras		
Difference	The answer to any subtraction problem.	Subtraction $7 - 5 = 2$ minuend subtrahend difference
Fractions	Part of a whole.	3 4
Numerator	The top number of the fractions which shows how many you have of what you are looking for.	Numerator 7
Denominator	The bottom number of the fraction which shows how many total equal parts you have.	2 · Denominator

Benchmark Fractions	A known fraction that is commonly used for estimating.	1
Mixed Number	A number that has a whole number part and a fraction.	2 1/4 = 9/4 LEARNIFILLION
Improper Fractions	A fraction whose numerator is greater than or equal to its denominator.	Improper Fraction 3 2
Common/Like denominators	Denominators that are the same.	numerators 2 + 1 5 denominators These denominators are common (the same)

Unlike denominators	Denominators that are different.	t 1 2 2 7 10 first addend second addend Gun is correct
Least Common Multiple (LCM)	Finding the multiples of two or more numbers and identifying the least one they have in common.	Multiples of 3: (O) 3, 6, 9, 12, 15, 18, 21, 24 Multiples of 4: (O) 4, 8, 12, 16, 20, 24, 28 The LCM of 3 and 4 is 12.

Topic 12		
Word	Definition	Picture
Measurement systems	Set of <u>units of measurement</u> which can be used to specify anything which can be <u>measured</u> (Customary or Metric system).	Standard Metric Standard Metric Standard Metric Standard Metric Toot Components Metric Tool Components Metric Tool Components Metric Ounce Components Siran CAPACITY / VOLUME Standard Metric Ounce Components Iller
Customary	The main system of weights and measures used in the United States and a few other countries. Also known as Standard system.	Customary Units Chart
Metric	The decimal measuring system based on the meter, liter, and gram as units of length, capacity, and weight or mass.	VOLUME Liter Milliliter MASS Kilogram Gram Milligram LENGTH Kilometer Meter Centimeter Millimeter
Measure/ measurement	Finding a number that shows the size or amount of something.	945

Units	Labels of measurement.	inches tablespoon cup pint quart gallon ounce pound
Convert	A change in the form of a measurement, different units(same system of measurement), without a change in the size or amount.	1 km= 1000 m 2.3 km = m 2.3 km = m 2.3 x 1000=2300
Equivalent	Having the same value.	2 minutes is equivalent to 120 seconds 2 minutes = 120 seconds
Intervals of time	A definite length of time marked by a start and finish.	1. How long was the piano lesson? 45 minutes 2. How long was the bike ride? 2. How long was the bike ride? 30 minutes

Length	Distance. How far from end to end.	Length Width
Liquid volumes/ Capacity	The space a liquid takes up.	GALLON GALLON
Mass	A measure of how much matter is in an object. Does not change in space or on Earth.	Mass = 120kg Weight = 120x I 0 Mass = 120kg Weight = 200N
Weight	A measure of how heavy an object is.	

Topic 13		
Word	Definition	Picture
Perimeter	The distance around a figure.	
Area	Size of a surface.	1 2 3 4 5 6 7 8 9 1 2 3 4 5 6 7 8 9 1 2 3 4 5 6 7 8 9
Rectangles	A quadrilateral with 4 right angles.	or or
Dimensions	A measurement of length in one direction. Examples: length, width, depth and height are dimensions.	height h

Input-output table	A table that uses a rule to relate one set of numbers to another set of numbers.	Rule Out In Out Rule Out In Out Rule Out
Models	A description of a system using mathematical concepts and language.	3
Multi-step problems	An applied math problem that requires more than one operation in order to solve.	Steven is reading a book that has 260 pages. He read 35 pages on Monday night, and 40 pages on Tuesday night. How many pages does he have left to read? 260 pages tells you the total pages to be read. 35 pages is the amount read on Monday. 40 pages is the amount read on Tuesday. How many pages does he have left to read? is the question you are being asked. Most students recognize that they need to add together 35 + 40 to get the pages read so far. The danger is you might think you can stop there. Adding 35 + 40 will tell you that Steven has read 75 pages so far, but if you go back to check the question you are being asked, you will see that your answer does not match what you are being asked. You will have to take another step to get there. Steven has read 75 pages so far, but you are being asked what he has left to read, not what he has leady read. To get your final answer, you must subtreat what he has read from the total pages to be read: 260 - 75. Steven has 185 pages left to read.

Equations	A number sentence that uses the equal sign (=) to show that two expressions have the same value.	2-2-2-4
Formulas	Numbers and symbols that show how to work something out. A special type of equation that shows the relationship between different variables.	length A = L × W area Width Volume of a Cube Volume = L × W × h Like a rectangular solid, multiply the length, times the width times the height.
Solve	Find a solution to an equation.	X - 2 = 4 $X = 6$
Symbolic representation	A pattern or image used instead of words. Creating a number sentence to solve a word problem.	c + 5b = 51 $4c - j = 12$ $3b + 3j = 177$

Topic 14		
Word	Definition	Picture
Tools	A device or item used to make math easier.	
Angles	A figure formed by two rays that have same endpoint(vertex).	angle orm
Right	An angle which is equal to 90°.	90°

Acute	An angle less than 90° but greater than 0°.	a <90°
Obtuse	An obtuse angle is one which is more than 90° but less than 180°.	> 90° < 180°
Straight	A straight angle changes the direction to point the opposite way. It looks like a straight line.	180°
Non overlapping adjacent	Those that share a common leg, angles or side and a common vertex, but do not overlap.	not adjacent adjacent

Center	Point inside a circle that is the same distance from each point on the circle.	Circumference Diameter Center or Origin Chord Radius
Cuts/ cut out	Describes the plane angle subtended by a circular arc as the length of the arc divided by the radius of the arc.	Arc length = L0 where L is the length of the line from the arc to the centre of curvature, and θ is the angle in <i>radians</i>
Degrees	A measure for angles. There are 360 degrees in a full rotation. The symbol for degrees is °.	180 180 180 180 180 180 180 180 180 180
Illustrate	To show or demonstrate.	Illustrate a right triangle

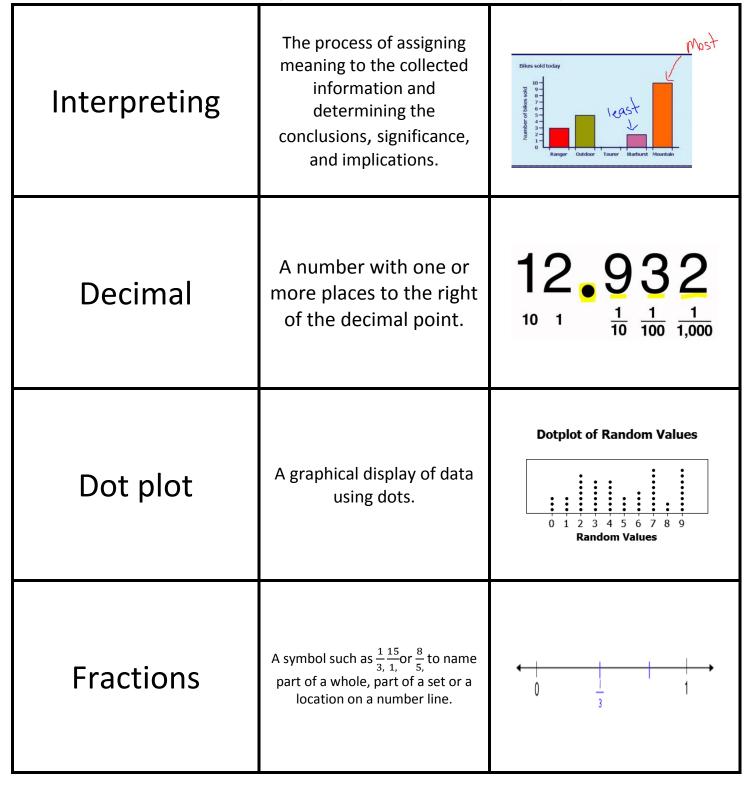
Measure	To find a number that shows the size or amount of something.	B B
Protractor	An instrument used in measuring or drawing angles.	90 10 170 180 170 180 100 1 100 100 100 100 100 100 100
Rays	A line with a start point but no end point (it continues infinitely)	Endpoint
Solve	a. the process of determining the answer to a problem.b. the answer itself.	112°+37°+ <s= 180°<br="">149°+ <s=180° 180°-149°=31° <s=31°< th=""></s=31°<></s=180° </s=>

Units	Labels of measurement	Angle B= 90°
Vertex	A point where two or more straight lines meet (a corner).	A B
Line of symmetry	line that divides a figure into two congruent parts, each of which is the mirror image of the other	
Parallel	Always the same distance apart and never touching	E F G

Perpendicular	Intersecting that form right angles.	
Equilateral Triangles	A triangle that has all equal sides.	5 5 5
Isosceles Triangles	A triangle that has at least two equal sides.	
Scalene Triangles	A triangle in which no sides are the same length.	A 6cm scalene triangle B 14cm C

Quadrilateral	A polygon with 4 sides.	Parallelogram Dominius Fortungie Fortungie Fortungie Fortungie Fortungie Fortungie Fortungie Fortungie Fortungie Fortungie
Parallelogram	A quadrilateral in which opposite sides are parallel.	
Rhombus	A quadrilateral in which opposite sides are parallel and all sides are the same length.	
Trapezoid	A quadrilateral with only one pair of parallel sides.	

Topic 15		
Word	Definition	Picture
Data	A collection of facts, such as values or measurements.	Month 2008 2009 2010 200 Rainfall in Fish Hoek, South Africa, for 2008 2010 2008 Feb 28
Collecting	Collection of data from surveys, or from independent or networked locations via data capture, data entry, or data logging.	Observation Interview Questionnaire Database
Organizing	to arrange data in a coherent form and to systematize its retrieval and processing.	Figure 1 Name of the Polygon Triangle 5 Circle 4 Circle 5 Rectangle 3 Figure 2 Name of the Polygon Triangle 4 Circle 5 Rectangle 3 Figure 3 Name of the Polygon Triangle 3 Circle 4 Rectangle 5
Displaying	Visual presentation of processed data.	Colonia Graph Coloni



Frequency table	A table that lists items and uses tally marks to record and show the number of times they occur.	Favorite Food Tally Frequency Taco 7 Burger 9
One -and two step problem	Problems that require one operation to solve or two operations.	Favorite Food Tally Frequency Taco 7 Burger 9 One step: How many more burgers than tacos?
Solve	To find the solution or answer.	Favorite Food Tally Frequency Taco 7 Burger 9 How many more burgers than tacos? 9-7=2
Stem-and leaf plot	A method of organizing numerical data in order of place value.	Stem and Leaf Plot 2

Whole numbers

Numbers such as 0, 1, 2, 3 and so on. There is no fractional or decimal part, no negatives.



0, 1, 2, 3, 4, ...

Topic 16		
Word	Definition	Picture
Allocate	To spread systematically a single monetary amount over a number of time periods, usually years.	Retirement Cive
Allowance	A sum of money allotted or granted for a particular purpose.	
Borrowing	The action of taking and using money from a lender under an agreement to pay it back later.	LOANS TOANS
Calculate	To work out an answer, usually by adding, multiplying etc.	gross = total - total cost of goods Example = 100,000 - 45,000 = \$55,000

Compare	To determine which is better.	VS. Savings Account Investments
Describe	To tell or depict in written or spoken words; give an account of.	Where do I put my \$?
Financial institutions	An establishment that focuses on dealing with financial transactions, such as investments, loans and deposits.	CHASE
Financial resources	The money available for spending in the form of cash, liquid securities and credit lines.	THE CASE GREATURE OF ASSESSED

Financial security	Assurance of financial stability in the future.	RETIREMENT
Fixed expense	An expense that does not change from time period to time period.	nouse payment car payment
Variable expense	A cost that fluctuates(changes) directly with output changes.	
Lending	The process of loaning an amount of money given to someone for a period of time with a promise that it will be paid back.	Borrower Alex Bank Lender 41,000 Alex Bank 4100 Interest Repayment

Profit	A financial gain, especially the difference between the amount earned and the amount spent in buying, operating, or producing something. Income less all expenses.	Expense \$15.00 Revenue(Income) \$140.00 Profit: \$140-\$15=\$125 PROFIT=\$125
Saving/savings	A bank account that earns modestly good interest, along with the ability to withdraw money easily for modest fees.	COLLEGE SAVINGS
Sharing	Splitting into equal parts or groups.	
Spending	Pay out (money) in buying or hiring goods or services.	