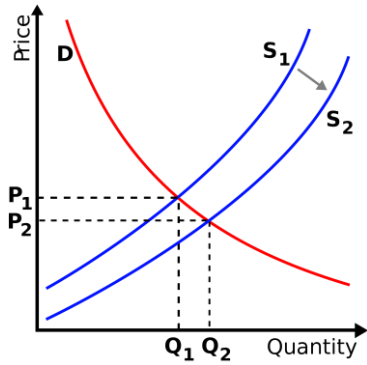
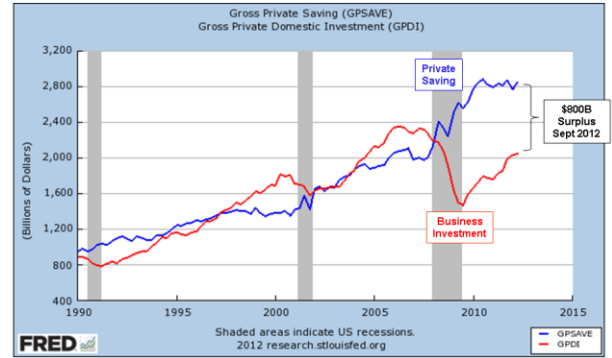


Read supply/demand charts



Understand various types of accounts and institutions

Private Sector Financial Surplus



Understand credit reports

CREDIT SCORE FACTORS



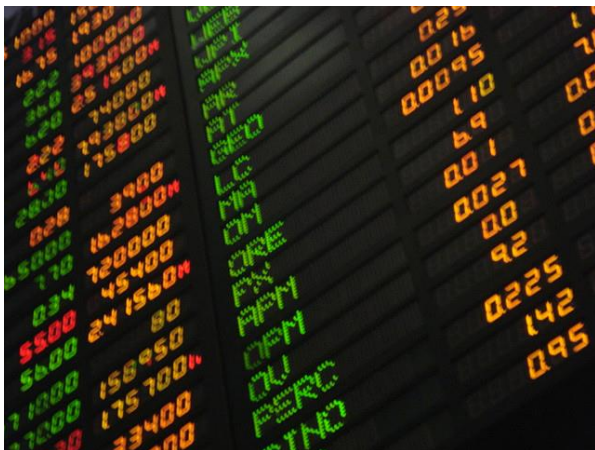
- On-time payments
- Capacity used
- Length of credit history
- Types of credit used
- Past credit applications

What does it mean to be Finance Literate?

Understand laws for insuring and protecting wealth



Understand investment market vocabulary



Read and create balance sheets

Balance Sheet
ABC Company Inc.

Dec. 31, 201X

Assets	
Current Assets	
Cash	7,314
Accounts receivable	
Inventory	5,560
Prepaid expenses	
Short-term investments	
Total current assets	12,874
Fixed (Long-Term) Assets	
Long-term investments	2,310
Property, plant, and equipment	14,442
(Less accumulated depreciation)	(2,200)
Intangible assets	
Total fixed assets	14,552
Other Assets	
Deferred income tax	
Other	
Total Other Assets	-
Total Assets	27,426
Liabilities and Owner's Equity	
Current Liabilities	
Accounts payable	9,060
Short-term loans	
Income taxes payable	3,349
Accrued salaries and wages	
Unearned revenue	
Current portion of long-term debt	
Total current liabilities	12,409
Long-Term Liabilities	
Long-term debt	3,450
Deferred income tax	
Other	
Total long-term liabilities	3,450
Owner's Equity	
Owner's investment	6,000
Retained earnings	5,567
Other	
Total owner's equity	11,567
Total Liabilities and Owner's Equity	27,426