

|                                   |                                    |                      |                 |                                                           |
|-----------------------------------|------------------------------------|----------------------|-----------------|-----------------------------------------------------------|
| <b>M</b>                          | <b>O</b>                           | <b>N</b>             | <b>E</b>        | <b>Y</b>                                                  |
| Subsidized                        | Annual<br>Percentage<br>Rate (APR) | Debit<br>Card        | Investment      | Grace<br>Period                                           |
| Certificate<br>of Deposit<br>(CD) | Stocks                             | Identity<br>Theft    | Asset           | Roth<br>Individual<br>Retirement<br>Arrangments<br>(IRAs) |
| Unsubsidized                      | Bank                               | Employee<br>Benefits | Equity          | Needs                                                     |
| Federal<br>Student<br>Loans       | Income                             | Debt                 | Gross<br>Income | Budget                                                    |
| Late<br>Fee                       | Credit<br>Card                     | Wants                | Credit<br>Limit | Deferment                                                 |

|                             |             |                                               |                              |            |
|-----------------------------|-------------|-----------------------------------------------|------------------------------|------------|
| <b>M</b>                    | <b>O</b>    | <b>N</b>                                      | <b>E</b>                     | <b>Y</b>   |
| Unsubsidized                | Bank        | Roth Individual Retirement Arrangments (IRAs) | Asset                        | Budget     |
| Credit Limit                | Needs       | Employee Benefits                             | Grace Period                 | Income     |
| Certificate of Deposit (CD) | Debit Card  | Identity Theft                                | Gross Income                 | Subsidized |
| Federal Student Loans       | Credit Card | Stocks                                        | Debt                         | Investment |
| Late Fee                    | Wants       | Deferment                                     | Annual Percentage Rate (APR) | Equity     |

|                       |                                               |                             |                   |                              |
|-----------------------|-----------------------------------------------|-----------------------------|-------------------|------------------------------|
| <b>M</b>              | <b>O</b>                                      | <b>N</b>                    | <b>E</b>          | <b>Y</b>                     |
| Needs                 | Gross Income                                  | Credit Card                 | Credit Limit      | Debt                         |
| Budget                | Deferment                                     | Certificate of Deposit (CD) | Employee Benefits | Subsidized                   |
| Federal Student Loans | Late Fee                                      | Identity Theft              | Bank              | Stocks                       |
| Unsubsidized          | Income                                        | Wants                       | Asset             | Annual Percentage Rate (APR) |
| Equity                | Roth Individual Retirement Arrangments (IRAs) | Investment                  | Debit Card        | Grace Period                 |