

## **JA More than Money Vocabulary (Upper Elementary)**

**Bank Account-** a record of money deposited or withdrawn.

**Business-** the making, buying, and selling of goods, and services.

**Business Consumer-** a person who buys goods or services for her or his business.

**Business Plan-** an organized outline showing a description of a proposed business.

**Deceptive-** not entirely true.

**Deposit-** to put money in a bank account for safekeeping.

**Earn-** to receive income for labor or services.

**Employee-** a person who works for another in return of pay.

**Entrepreneur-** someone who creates and organizes a new business.

**Estimate-** tells the customer how much to expect to pay for a good or service.

**Expense-** the amount of money paid for supplies and other needed items.

**Income-** money received as payment for work, goods, or services, or interest earned on investments.

**Interest-** money paid for the use of someone else's money.

**Job Skill-** an ability that comes from training or practice.

**Market Research-** the process of finding out what people in your community need, where and when they need it, and how much they are willing to pay for it.

**Mentor-** an experienced advisor.

**Money-** anything people agree to accept as a means of exchange.

**Money Management -** making decisions about how to earn, share, save, and spend money.

**Personal Consumer-** a person who buys goods or services for his or her own use.

**Profit** - income earned after all expenses are paid.

**Role Model** - a person who sets a good example.

**Self-Employed** - working for oneself, not for another person or company.

**Start-up Costs** - money and time spent to start a business.

**Withdrawal** - to take money out of a bank account.

**Work Ethic** - a set of values based on hard work and doing the right thing.