JA Our City Vocabulary (3rd Grade)

Banks and credit unions - Businesses where people and other businesses save, borrow, and exchange money.

Blog - An online journal for others to read.

Cash - Money in the form of bills or coins.

Check - A written order to a bank to pay money to a person or business.

City - An important place of business, where people live, work, and play.

City Planner - A person who decides what types of buildings go where in a city.

Consumer - A person who uses or buys goods and services.

Credit Card - A card that allows users to buy things through a personal loan.

Debit Card - A card that subtracts what you buy from your checking account.

Deposit - To put money into a bank account.

Electronic payment - A way to bank or pay for things using the Internet.

Entrepreneurs - People who start a new businesses.

Goods - Items that are bought and sold.

Income - Money earned for work.

Interest - Money paid for the use of someone else’s money.

Need - Something you cannot live without.

News format - The way the news is presented or shared.

Producer - A person who makes goods.

Savings - Money put aside to use later.

Savings account - A bank account for saving money.
**Services** - Work done for others, such as haircuts or car repairs.

**Taxes** - Fees charged by a government.

**Want** - Something you would like to have but could do without.

**Withdrawal** - Removal of money from a bank account.

**Zones** - Land areas set aside in a city for certain purposes, such as housing or businesses.