A
account
A place at a financial institution to hold your money.

angle of depression
An angle formed by the horizontal and a line of sight below the horizontal line.

angle of elevation
An angle formed by the horizontal and a line of sight above the horizontal line.

ATM
A machine people use to perform routine banking transactions; stands for automated teller machine.

average
The sum of all values in a data set divided by the number of values in the data set.

B
balance
In relation to banking, the total amount of money in a bank account at a given point in time.

balanced budget
A budget in which the total income equals the total expenses.

bank statement
A record of all the transactions in an account over a period of time, usually one month.

budget
An organized plan for income and spending.

capacity
The greatest amount that a container can hold. It is measured in cubic units or units$^3$.

complementary angles
Two angles that add to 90° and form a right angle.

composite figure
A 3-D figure made up of two or more regular figures.

compound interest
Interest that is earned on the original investment plus the interest earned during the previous calculation periods.

cone
A 3-D figure with a circular base and a curved surface that runs from the base to the highest point.

constant
A value that is always the same.
continuous
Data values on a graph that are connected. For continuous data, the top end of one interval needs to be the bottom end of the next interval.

cosine ratio
The ratio of the length of the adjacent side to the length of the hypotenuse for an angle in a right triangle.
\[
\cos A = \frac{\text{adjacent}}{\text{hypotenuse}}
\]

credit
In relation to banking, an amount of money added to a bank account.

cylinder
A 3-D object with two circular faces that are the same size and a curved surface.

debit
In relation to banking, an amount of money subtracted from a bank account.

diameter
The distance across a circle through its centre.

discrete
Data values that are distinct and can be counted; data values that fall into categories.

extrapolate
An estimate of a value that falls outside a known range or graph of values. For example, if the trend continues, what will the next values on the graph likely be?

fixed expenses
Expenses that are unlikely to change from month to month.

fixed term investments
Require investors to keep money invested for a specific period of time.

frequency
Number of values in each category in a table of values. Record each response using a tally mark. Count the number of tally marks to find the frequency.

future value
The value of an investment at the end of a certain time period; also called final amount, \( A \).

gross pay
The total amount that an employee earns, before taxes are deducted.

Guaranteed Investment Certificate (GIC)
An investment that is very low risk because it is guaranteed by the bank.
**H**

*histogram*
A type of bar graph that shows the number of times data appear within a certain range. It uses vertical bars without any gaps between them.

**I**

*incentives*
In relation to banking, anything that financial institutions offer to customers to make doing business with that institution seem more attractive.

*interest*
A fee paid for borrowing someone else’s money.

*interpolate*
An estimate of a value that falls within a known range or graph of values.

*isometric drawing*
A view of a 3-D object in which all horizontal edges of the object are drawn at a 30° angle, all vertical edges of the object are drawn vertically, and all lines are drawn to scale.

**L**

*line of credit*
An arrangement between a financial institution and a customer for a maximum amount that can be borrowed at any time.

**M**

*median*
The middle number in a data set after the data has been arranged in order.

*mutual fund*
A collection of stocks and/or bonds that allows investors to pool their money.

**N**

*net*
A 2-D diagram that can be folded to create a 3-D object.

*net pay*
The total amount that the employee gets to take home, after taxes are deducted.

**O**

*one-point perspective drawing*
A drawing in which it looks like objects in the background join at a vanishing point in the distance.

*orthographic drawing*
A drawing that shows 2-D views of a 3-D object. It often includes a front view, a top view, and a side view of the object.

*overdraft protection*
A service that financial institutions may offer to temporarily cover a customer’s next few purchases if the amount of money in the customer’s account falls to $0.00.

**P**

*PIN*
A pass code selected by the user of a bank card to gain access to the user’s bank accounts; stands for personal identification number.

*personal loan*
A loan that is given for personal use.

*point of perspective*
The position from which an object is being viewed.
**present value**
The amount of money that is invested; also called principal, $P$.

**primary trigonometric ratios**
The three ratios defined in a right triangle: sine, cosine, and tangent.

**Pythagorean relationship**
The relationship between the lengths of the sides of a right triangle. The sum of the areas of the squares attached to the legs of a right triangle equals the area of the square attached to the hypotenuse. In the diagram, $a^2 + b^2 = c^2$.

**R**

**radius**
The distance from the centre of a circle to a point on the circumference. The radius is half the diameter.

**rate of change**
A change in one quantity relative to a change in another quantity.

**rectangular prism**
A 3-D figure with two rectangular bases that are the same size and shape.

**return**
The profit on an investment.

**rise**
The vertical distance between two points on a line. See slope.

**run**
The horizontal distance between two points on a line. See slope.

**S**

**scale**
The relationship between a distance on a drawing, model, or map and the actual distance. For example, a scale of 1 cm : 1 m means that 1 cm on the drawing represents 1 m in actual size.

**scale drawing**
A 2-D drawing used to represent a place or object. It uses scale to show the relationship between the distance on a drawing and the distance in real life.

**service charges**
Costs charged by financial institutions for providing services, such as banking by telephone or over the Internet, and using banking machines.

**simple interest**
Interest that is paid once, generally at the end of the time period of the investment.

**sine ratio**
The ratio of the length of the opposite side to the length of the hypotenuse for an angle in a right triangle.

\[ \sin A = \frac{\text{opposite}}{\text{hypotenuse}} \]

**slant height**
The shortest distance from the edge of the base of a 3-D figure to its highest point.
**slope**
A measure of the steepness of a line. It is the ratio of the rise to the run of a line or line segment.

**sphere**
A round, ball-shaped figure.

**square-based pyramid**
A 3-D figure with a square base and four triangular sides that connect at one point.

**surface area**
The sum of the areas of all the faces of a 3-D object. It is measured in square units or units\(^2\).

**tangent ratio**
The ratio of the length of the opposite side to the length of the adjacent side for an angle in a right triangle.

\[
\tan A = \frac{\text{opposite}}{\text{adjacent}}
\]

**term deposit**
An amount of money deposited for a fixed length of time.

**transaction**
A transfer of money, such as a deposit into or a withdrawal from a bank account.

**trend**
The general direction in which values in a data set tend to move. Trends are either upward (positive) or downward (negative).

**triangular prism**
A 3-D figure with only two triangular faces that are the same size and shape.

**utilities**
Basic household services, such as heat, electricity, and water.

**vanishing point**
A point toward which parallel lines appear to join in the distance.

**variable expenses**
Expenses that are likely to change from month to month.

**volume**
The amount of space an object occupies. It is measured in cubic units or units\(^3\).
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