**Unit 5: Personal Financial Literacy**

1. Four Factors of Production-
2. Physical Capital, Human Capital-
3. Opportunity Cost-
4. Budget-
5. Income Tax-
6. Savings Accounts-
7. Checking Account-
8. Interest-
9. Debit-
10. Credit-
11. Loan-
12. Debt-
13. Mortgage-
14. Foreclosure-
15. Collateral-
16. Insurance-
17. Premium-
18. Deductible-
19. Co-Pay-
20. Liability-
21. Patent-
22. Copyright-
23. Consumer Protection Laws-
24. Better Business Bureau-
25. Securities and Exchange Commission-
26. Federal Trade Commission-
27. Fraudulent Business Practices-
28. Identity Theft-
29. Fraud-
30. Phishing-
31. Skimming-
32. Ponzi Scheme-
33. Pyramid Scheme-
34. Malware-