



Financial and entrepreneurial skills for an active citizenship

Erasmus+ 2018-2020

FINANCIAL DICTIONARY

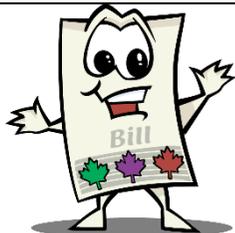
	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
A	Account	<i>a record or statement of financial expenditure and receipts relating to a particular period or purpose.</i>		<i>račun</i>		<i>conto</i>		<i>Сметка</i>	<i>cuenta</i>
	Amasser	<i>A person who collects/ amasses a huge amount of money.</i>		<i>sakupljač</i>	<i>felhalmozó</i>	<i>accumulator</i>	<i>Kaupikas</i>	<i>Собирач</i>	<i>Amasador</i>

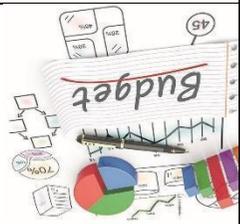
	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Amazed	<i>To be amazed means to be greatly surprised about something</i>		<i>zadivljen</i>	<i>meghökken</i>	<i>accumulato</i>	<i>Nustebeš</i>	<i>Воодушевен</i>	<i>Asombra do</i>
	Amortization	<i>The sum devoted to this purpose.</i>		<i>Amortizacija</i>	<i>amortizáció</i>	<i>Ammortamento</i>	<i>Amortizacija</i>	<i>Амортизацѝја</i>	<i>Amortización</i>
	Applicant	<i>A person who applies for a job.</i>		<i>Podnositelj zahtjeva</i>	<i>pályázó</i>	<i>candidato, aspirante</i>	<i>Kandidatas</i>	<i>Кандидат</i>	<i>Aspirante</i>
	Assist	<i>Assist mean to help or to give aid to someone in need of help.</i>		<i>Pomoći</i>	<i>támogat</i>	<i>sostenere</i>	<i>Padėti, pagelbėti</i>	<i>Помош</i>	<i>Ayudar</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Asset	An asset is something you own, such as property, structures, money, or investments like stocks or bonds		<i>Imovina</i>	<i>vagyontárgy</i>	<i>risorsa</i>	<i>Turtas, vertingas dalykas</i>	<i>Средство</i>	<i>Activo</i>
	ATM	automated-teller machine		<i>bankomat</i>		<i>bancomat</i>		<i>банкомат</i>	<i>Cajero</i>
	Audit	An audit is an in-depth examination of an individual's or company's finances, performed by an auditor.		<i>revizija</i>		<i>audit (latin word)</i>		<i>Ревизија</i>	<i>Auditoría</i>
B	Back charge	A back charge is a billing made to collect an expense incurred in a previous billing period. It can be due to lack of payment by the recipient of services or goods, an adjustment due to an error or to				<i>riaddebito</i>	<i>Atgalinis mokestis</i>	<i>Банкарска наплата</i>	<i>Cargo en diferido</i>

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		<i>collect an expense that was not billable until a later period due to timing issues.</i>							
	Balance	<i>Total money that you have.</i>		<i>Stanje</i>	<i>egyenleg</i>	<i>saldo</i>	<i>Balansas</i>	<i>Состојба</i>	<i>Balance</i>
	Bank credit	<i>The opening of a bank credit is the contract by which the bank undertakes to make available to the other party a sum of money for a given period or indefinitely.</i>		<i>bankovni kredit</i>		<i>credito bancario</i>		<i>БАНКАРЕН КРЕДИТ</i>	
	Banking marketing	<i>The set of processes through which a bank proceeds to satisfy the demand for goods and services by the customers.</i>		<i>bankarski marketing</i>		<i>marketing bancario</i>		<i>Банкарски маркетинг</i>	

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	Banknote	<i>It comes from the word bank. It identifies paper currency and the enactment of its circulation by an issuing bank.</i>		<i>Novčanica</i>	<i>bankjegy</i>	<i>banconota</i>	<i>Banknotas</i>	<i>Банкнота</i>	<i>Billete</i>
	Bankruptcy	<i>When an individual or a company has insurmountable debt and cannot repay it, it's possible to declare bankruptcy to receive legal protection from the debts. Bankruptcy involves a legal process, possibly including the sale of assets to reduce the debt amount.</i>		<i>Bankrot</i>	<i>csőd</i>	<i>bancarotta</i>	<i>Bankrotas</i>	<i>Банкрот</i>	<i>Bancarrota</i>

	WORD	MEANING	IMAGE	TRANSLATION					
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	Barter	<i>To trade by exchanging one commodity for another</i>		<i>Razmjena dobara</i>	<i>cserekereske delem</i>	<i>baratto</i>	<i>Mainyti</i>	<i>Бартер</i>	<i>Trueque</i>
	Beneficiary	<i>The natural or legal person who is entitled to a payment of the foreseen performance. In a contract there can be many beneficiaries according to the many foreseen performances</i>		<i>korisnik</i>		<i>beneficiario</i>		<i>Корисник</i>	
	Bill	<i>A statement of money owed for goods or services supplied</i>		<i>Račun</i>	<i>számla</i>	<i>Conto</i>	<i>Sąskaita</i>	<i>Сметка</i>	<i>Cuenta</i>

	WORD	MEANING	IMAGE	TRANSLATION					
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	Bitcoin	<i>A digital currency whose value is only determined by the lever of supply and demand</i>		<i>Bitcoin</i>	<i>bitcoin</i>	<i>bitcoin</i>	<i>Bitkoinas</i>	<i>Биткоин</i>	<i>Bitcoin</i>
	Bonds	<i>A bond is a fixed income instrument that represents a loan made by an investor to a borrower</i>		<i>obveznice</i>		<i>obbligazioni</i>		<i>Обврзници</i>	
	broke	<i>bankrupt</i>		<i>ostati bez sredstava</i>		<i>bancarotta</i>		<i>без средства</i>	
	Budget	<i>Of expected income and expense for a given period in the future.</i>		<i>Budžet</i>	<i>költségvetés</i>	<i>bilancio</i>	<i>Biudžetas</i>	<i>Буџет</i>	<i>Presupuesto</i>
	Buyer	<i>Party which acquires in exchange for money</i>		<i>Kupac</i>	<i>vevő</i>	<i>Acquirente</i>	<i>Pirkėjas</i>	<i>Купувач</i>	<i>Comprador</i>

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C	Calculate	<i>To determine, typically in a mathematical sense; analyze; compute. "He had to calculate which of the health care plans would save his family the most money." "She calculated the odds of winning the lottery were one in a million"</i>		<i>Računati</i>	<i>kiszámít</i>	<i>calcolare</i>	<i>Apskaiči uoti</i>	<i>Пресметка</i>	<i>Calcular</i>
	Capital raising	<i>It is through the acquisition of useful financial resources to carry out the banking activity operating on the capital market.</i>		<i>Prikupljanje kapitala</i>		<i>aumento di capitale</i>		<i>собирање капитал</i>	
	Cash	<i>Money that you keep in your wallet.</i>		<i>Gotovina</i>	<i>készpénz</i>	<i>contanti</i>	<i>Grynieji pinigai</i>	<i>Готовина</i>	<i>Dinero suelto</i>

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	Cash/Liquid assets	<i>To pay by coins or banknotes</i>		<i>Novčana/likvidna imovina</i>	<i>likvid tőke</i>	<i>liquidità/contanti</i>	<i>Grynieji pinigai</i>	<i>Готовина/ликвидни средства</i>	<i>Metálico</i>
	Coinage	<i>The act of coining</i>		<i>kovanica</i>	<i>pénzverés</i>	<i>conio</i>	<i>Monetų kalykla</i>	<i>Старост на монетите</i>	<i>Асуñaci3n</i>
	Coin-stamp	<i>It is the hard metal welding stick on which the image that is reproduced on the coin is imprinted.</i>		<i>Pečat za kovanice</i>		<i>timbro monetario</i>	<i>Monetos anštraudas</i>	<i>Машина за штампање на монети</i>	<i>Sello monetario</i>
	Collateral	<i>Some loans require property to assure repayment of the loan. This property is called collateral.</i>		<i>zalog</i>		<i>collaterale</i>			

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	Commerce	<i>Commerce relates to "the exchange of goods and services, especially on a large scale". It includes legal, economic, political, social, cultural and technological systems that operate in a country or in international trade.</i>		<i>Trgovina</i>		<i>commercio</i>	<i>Komercija, prekyba</i>	<i>Трговуја</i>	<i>Comercio</i>
	Contractor	<i>The contractor is the signer of the insurance policy, that is, the natural or legal person who pays for the premium. This person, in most cases, lies with the insured party.</i>		<i>ugovaratelj osiguranja</i>		<i>contraente</i>			

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	Convertible debt	<i>Convertible debt is when a business borrows money from an investor or investor group and the collective agreement is to convert the debt to equity in the future</i>				<i>debito convertibile</i>	<i>Konvertuojamos skolos</i>	<i>Конвертабиле н долг</i>	<i>Deuda convertible</i>
	Cost estimate	<i>Approximation of the cost of a program, project, or operation.</i>		<i>Procjena troškova</i>	<i>becsült költség</i>	<i>costo stimato</i>	<i>Apytikslė kaina</i>	<i>Проценка на трошоците</i>	<i>Costo estimado</i>

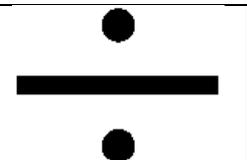
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	Counter note	<i>Paper document testifying the right to levy funds of the corresponding gold and silver coins deposited by the goldsmiths that guarded them in their coffers.</i>		<i>Kontra bilješka</i>		<i>nota di banco</i>	<i>Kontratin otaĩ</i>	<i>Белешка за пресметка</i>	
	Credit	<i>Give credit where it is due, a source of pride or honor.</i>		<i>Kredit</i>	<i>Hitel</i>	<i>Credito</i>	<i>Kreditas</i>	<i>Кредум</i>	<i>Crédito</i>
	credit card	<i>a card that identifies a person as entitled to have food, merchandise, services, etc., billed on a charge account.</i>		<i>kreditna kartica</i>		<i>carta di credito</i>			

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	Credit limit	The maximum amount of credit that a customer of a store, bank, etc., is authorized to use.		<i>Kreditno ograničenje</i>	<i>Hitelkeret</i>	<i>Limite di credito</i>	<i>Kredito limitas</i>	<i>Кредитен лимит</i>	<i>Límite de crédito</i>
	Credit union	A credit union, a type of financial institution similar to a commercial bank, is a member-owned financial cooperative, controlled by its members and operated on a not-for-profit basis				<i>unione di credito</i>	<i>Kredito unija</i>	<i>Кредитна унија</i>	<i>Unión de crédito</i>
	Cryptocurrency	Dematerialised equal and digital currency whose implementation is based on the principles of cryptography.		<i>Kripto valuta</i>		<i>Cripto valuta</i>	<i>Kripto valiuta</i>	<i>Криптовалута</i>	<i>Criptomonedas</i>

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	Currency	<i>Something that is used as a medium of exchange; money.</i>		<i>Valuta</i>	<i>Valuta</i>	<i>Moneta</i>	<i>Valiuta</i>	<i>Валута</i>	<i>Moneda</i>
D	Delayed gratification	<i>Describes the process that the subject undergoes when the subject resists the temptation of an immediate reward in preference for a later reward.</i>		<i>Odgođeno zadovoljstvo</i>		<i>soddisfacimento ritardato</i>	<i>uždelstas apmokėjimas</i>	<i>Одложено задоволство</i>	<i>Satisfacción retardada</i>
	Debt	<i>A liability or obligation to pay or render something.</i>		<i>Dug</i>	<i>Adósság</i>	<i>Debito</i>	<i>Skola</i>	<i>Долг</i>	<i>Deuda</i>

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	Debit card	<i>It is a thing by means of which you can store your money.</i>		<i>Debitna kartica</i>		<i>carta di debito</i>	<i>debetinė kortelė</i>	<i>Дебитна картичка</i>	<i>Tarjeta de débito</i>
	Debt Financing	<i>Most people are familiar with debt as a form of financing because they have car loans or mortgages. Debt is also a common form of financing for new businesses. Debt financing must be repaid, and lenders want to be paid a rate of interest in exchange for the use of their money.</i>				<i>debito finanziario</i>	<i>Skolų finansavimas</i>	<i>Финансирање на долг</i>	<i>Financiación de deuda</i>

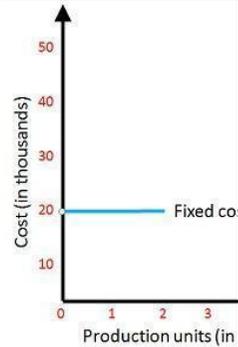
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	Delivery charge	<i>This is when you need to pay for the delivery of the shipment.</i>		<i>Poštarina</i>		<i>spesa di spedizione</i>	<i>pristatymo makestis</i>	<i>Наплата за достава</i>	<i>Gastos de envío</i>
	Democracy	<i>A system of government by the whole population or all the eligible members of a state, typically through elected representatives.</i>		<i>Demokracija</i>		<i>democrazia</i>	<i>Demokratija</i>	<i>Демократија</i>	<i>Democracia</i>
	Denaro (money)	<i>In Roman times it identified the monetary unit equivalent to 10 asses from Deni=10</i>		<i>Novac</i>		<i>denaro</i>	<i>Dinaras</i>	<i>Папу</i>	<i>Dinar</i>

WORD	MEANING	IMAGE	TRANSLATION					
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Discount	Off-Price amount.		<i>Popust</i>	<i>Kedvezmény</i>	<i>Sconto</i>	<i>Nuolaida</i>	<i>Попуст</i>	<i>Descuento</i>
Divide	Separate or be separated into parts.		<i>Podijeliti</i>		<i>dividere</i>	<i>Paskirstyti</i>	<i>Да се подели</i>	<i>Dividir</i>
Dividend	A special dividend declared at the end of a fiscal year that usually represents distribution of higher-than-expected company profits.				<i>dividendo</i>	<i>Dividendas</i>	<i>Дивиденда</i>	<i>Dividend</i> <i>o</i>
Donate	Give (money or goods) for a good cause, for example to a charity.		<i>Donirati</i>		<i>donare</i>	<i>Aukoti</i>	<i>Донација</i>	<i>Donar</i>

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E	Economize	Keep and save money.		<i>Štedjeti</i>	<i>Spórol</i>	<i>economizzare</i>	<i>Taupyti</i>	<i>Економизирај</i>	<i>Economizar</i>
	Entrepreneurs hip	It's a way to earn money by starting your own business.		<i>Poduzetništvo</i>	<i>Vállalkozói szellem</i>	<i>Imprenditoria</i>	<i>Verslumas</i>	<i>Претприемништво</i>	<i>Emprendimiento</i>
	enterprise	a business or company		<i>poduzeće</i>		<i>impresa</i>			
	Employee	An individual who works part-time or full-time under a contract of employment, whether oral or written, express or implied, and has recognized rights and duties. Also called worker.		<i>Zaposlenik</i>		<i>impiegato</i>	<i>Darbuotojas</i>	<i>Вработен</i>	<i>Empleado</i>

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	Employment	The action of giving someone a job.		Zaposlenje		impiego	Įdarbinimas	Вработување	Empleo
	Equivalence	The interest rate at which a tax-exempt bond and a taxable security of similar quality give the investor the same rate of return		equivalenz a	Lygiavertiškumas	equivalenza		Еквивалентност	Equivalencia

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Euro	The official currency adopted by the 19 countries of the European Union.		Euro		euro	Euras	Евро	Euro
Evaluating	Evaluation is a systematic determination of a subject's merit, worth and significance, using criteria governed by a set of standards		Ocjenjivanje		valutare	Vertinimas	Проценка	Evaluar
Expenses / Expenditure	1. The action of spending your money for some purposes. 2. The amount of money spent		Trošak	Kiadás	Spesa	Išlaidos	Трошоци	Gastos

	WORD	MEANING	IMAGE	TRANSLATION					
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	exchange rate	The ratio at which a unit of the currency of one country can be exchanged for that of another country.		Tečaj	Árfolyam	Tasso di cambio	Valiutos kursas	Девизен курс	Tipo de cambio
F	Fixed expenses	An expense whose total amount does not change when there is an increase in an activity such as sales or production.		Fiksni troškovi	Fix költségek	Spese fisse	Fiksuoto s išlaidos	Фиксни трошоци	Gastos fijos
	FINANCIAL MANAGEMENT	Financial management in a company concerns the management of money, which is the lifeblood for every activity; for a company it is important to have money because only in this way it can buy goods and make investments.		Financijsko upravljanje		gestione finanziaria			

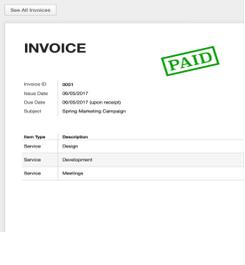
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	Financing	<i>The act of obtaining or furnishing money or capital for a purchase or enterprise.</i>		<i>Financiranje</i>	<i>Finanszírozás</i>	<i>Finanziamento</i>	<i>Finansavimas</i>	<i>Финансирање</i>	<i>Financiación</i>
	Florin	<i>A 24-karat golden coin coined for the first time in Florence in 1252. The word is derived from Lily Flower, whose image is found on one side of the coin.</i>		<i>Florin</i>		<i>Fiorino</i>	<i>Florinas</i>	<i>Флорин</i>	<i>Florín</i>
G	Gain	<i>Profit or advantage.</i>		<i>Dobit</i>	<i>Nyereség</i>	<i>Guadagno</i>	<i>Pelnas</i>	<i>Добивка</i>	<i>Ganancia</i>

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	Goods	<i>Profit or advantage; worth; benefit.</i>		<i>Roba</i>	<i>Áruk</i>	<i>Merce</i>	<i>Prekės</i>	<i>Смоку</i>	<i>Bienes</i>
	Grace Period	<i>Revolving credit card lending involves grace periods, wherein borrowers do not have to pay finance charges or interest if they pay balances in full.</i>		<i>Poček</i>		<i>periodo di grazia</i>			
H	Hoarder	<i>To accumulate money, food, or the like, in a hidden or carefully guarded place for preservation.</i>				<i>accaparratore</i>	<i>Каурикас</i>	<i>Складирање</i>	<i>Acaparador</i>
I	In debt	<i>a sum of money that is owed or due</i>		<i>dugovati</i>		<i>A debito</i>			

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	Income	<i>Money received from doing work.</i>		<i>Prihod</i>	<i>Jövedelem</i>	<i>Reddito</i>	<i>Pajamos</i>	<i>Приход</i>	<i>Ingreso</i>
	Insurance against damage (casualty insurance).	<i>Casualty insurance is a contract that covers the insured party against the risk of a damaging event and consequent asset loss. It is based on the principle of indemnity.</i>		<i>Osiguranje od štete</i>		<i>Assicurazione contro i danni</i>			
	Insurance contract	<i>The insurance policy is a contract where one party, named insured party or policyholder, pays a sum of money named premium to another party, named insurer, in return for the right to a refund for</i>		<i>Ugovor o osiguranju</i>		<i>contratto di assicurazione</i>			

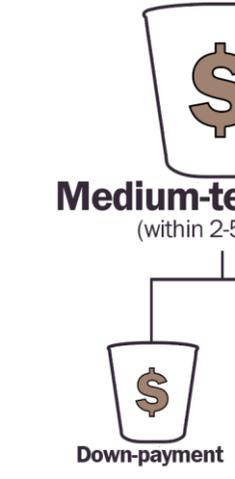
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		<i>certain events that are covered by the contract.</i>							
	Insurance for civil liability	<i>Insurance for civil liability is a contract where the insurer agrees, through payment of a premium to refund an insured party of what he owes to a third party for any facts depending on the responsibility recalled in the contract.</i>		<i>osiguranje za građansku odgovornost</i>		<i>assicurazione e per responsabilità civile</i>			
	Insurer	<i>The insurer is the person who agrees, behind payment of a premium, to refund the insured party if some event covered by the contract unfolds.</i>		<i>osiguravatelj</i>		<i>assicuratore</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Interchange	Every time you swipe a card at a store, the merchant pays a small percentage of the money to the bank that issued the card, called an interchange fee.				<i>interscambio</i>	<i>Mainai</i>	<i>Размена</i>	<i>Intercambio</i>
	Investment	The investing of money or capital in order to gain profitable returns, as interest, income, or appreciation in value.		<i>Ulaganje</i>	<i>Beruházás</i>	<i>Investimento</i>	<i>Investicijos</i>	<i>Инвестиции</i>	<i>Inversión</i>
	Investment risk	Likelihood of occurrence of losses relative to the expected return on any particular investment.		<i>Rizik ulaganja</i>	<i>Befektetési kockázat</i>	<i>Rischio di investimento</i>	<i>Investavimo rizika</i>	<i>Инвестициски ризик</i>	<i>Riesgo de inversión</i>
	Investor	a person or organization that puts money into financial schemes,		<i>Investitor</i>		<i>investitore</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>property, etc. with the expectation of achieving a profit.</i>							
	Invoice	<i>Receipt, but more official one. A detailed list of goods shipped or services rendered with an account of all costs.</i>		<i>Dostavnica</i>	<i>számla</i>	<i>Fattura</i>	<i>Sąskaita - faktūra</i>	<i>Фактура</i>	<i>Factura</i>
J	Job application	<i>An act when you want to get a job and you have to write a request for that job.</i>		<i>Prijava za posao</i>		<i>domanda di lavoro</i>	<i>Darbo prašymas</i>	<i>Апликација за вработување</i>	<i>Solicitud de empleo</i>
	Job interview	<i>The part of the employee's search during which the employer evaluates potential employees during the interview.</i>		<i>Razgovor za posao</i>		<i>colloquio di lavoro</i>	<i>Darbo pokalbis</i>	<i>Интервју за вработување</i>	<i>Entrevista de trabajo</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
K									
L	Labour market	The availability of employment and labour, in terms of supply and demand.		Tržište rada		mercato del lavoro	Darbo birža	Пазар за работа	Mercado de trabajo
L	Lender	A lender is an individual, a public or private group, or a financial institution that makes funds available to a person or business with the expectation that the funds will be repaid. Repayment will include the payment of any interest or fees.				prestatore	Skolintojas	Заемодаваче л	Prestamista
	Liabilities	the state of being legally		odgovornost		passività			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>responsible for something</i>							
	Life insurance	<i>Life insurance is a form of insurance where the insurer, through payment of a premium, agrees to pay for a capital or rent when an event concerning human life unfolds.</i>		<i>Životno osiguranje</i>		<i>assicurazione e sulla vita</i>			
	Loan	<i>borrowed sum of money that is expected to be paid back with interest</i>		<i>Zajam</i>		<i>prestito</i>			
	Lira	<i>Monetary unit of the Italian government until February 2002.</i>		<i>Lira</i>		<i>Lira</i>	<i>Lyra</i>	<i>Лупа</i>	<i>Lira</i>
	Long-term saving	<i>Saving over an extended period.</i>		<i>Dugoročna štednja</i>		<i>Risparmio a lungo termine</i>	<i>Ilgalaikis taupymas</i>	<i>Долгорочно штедење</i>	<i>Ahorro a largo plazo</i>

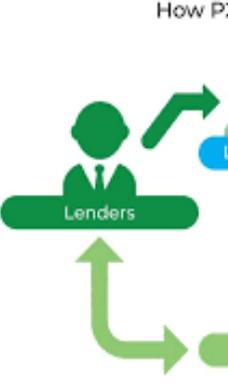
	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Loss	<i>Something that is lost</i>		<i>Gubitak</i>	<i>Veszteség</i>	<i>Perdita</i>	<i>Nuostoli ai</i>	<i>Зауџба</i>	<i>Pérdida</i>
M	Medium-term saving	<i>Balance between risk and return, being more conservative than long-term investments, but more risk tolerant than short-term options.</i>		<i>Srednjoroč na štednja</i>		<i>risparmio a medio termine</i>	<i>Vidutinio ilgjo taupymas</i>	<i>Минимални заштеди</i>	<i>Ahorro a medio plazo</i>
	Merchant cash advances	<i>A merchant cash advance is the opposite of a small business loan in terms of affordability and structure. While this is a quick way to obtain capital, cash advances should be a last resort</i>				<i>anticipi di cassa del commerciante</i>	<i>Avansas grynaisias</i>	<i>Аванси на тргоџски пари</i>	<i>Adelanto en metálico</i>

WORD	MEANING	IMAGE	TRANSLATION						
			CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH	
	<i>because of their high expense.</i>								
Moneta (Money)	<i>It was a name originally given to the coin workshop that the ancient Romans had placed on the temple of the Goddess Juno Moneta.</i>	 	<i>Moneta</i>			<i>Moneta</i>	<i>Монета (Папу)</i>	<i>Moneda</i>	
Monetary policy	<i>Monetary policy comprise all the measures implemented by monetary authorities to</i>		<i>Monetarna politika</i>		<i>politica monetaria</i>				

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>change the conditions of the monetary market and with them the dynamics of the economic system.</i>							
	Money management	<i>The act of managing or organising your finances</i>		<i>Upravljanje novcem</i>		<i>gestione del denaro</i>	<i>Pinigų valdymas</i>	<i>Менаџирање со пари</i>	<i>Gestión del dinero</i>
	Mortgage	<i>The mortgage is a contract by means of which one party called mutant, delivers to the other, called borrower, a credit or loan of money or an amount of fungible assets.</i>		<i>Hipoteka</i>		<i>mutuo</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
N	Net interest margin	<i>This is the difference, or "net", between the interest paid to depositors and the interest received from borrowers.</i>				<i>margin di interesse al netto</i>	<i>Grynosios palūkano s</i>	<i>Нето каматна маргина</i>	<i>Margen financiero</i>
O	Overdraw	<i>Having taken more money out of your bank account than the account contained.</i>		<i>Prekoračiti</i>		<i>prelievo in scoperto</i>	<i>Limito išėikvojimas</i>	<i>Повторно извлекување</i>	<i>Entrar en descubierto</i>
	One-off payment	<i>Something you make once for some particular charge or fee, and then in the future you might pay a regular fee every month or whatever.</i>		<i>Jednokratno plaćanje</i>		<i>pagamento una tantum</i>	<i>Vienkartinis mokėjimas</i>	<i>Еднократно плаќање</i>	<i>Pago único</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
P	Partner financing	<i>With strategic partner financing, another player in your industry funds the growth in exchange for special access to your product, staff, distribution rights, ultimate sale or some combination of those items.</i>				<i>partner finanziario</i>	<i>Partnerių finansavimas</i>	<i>Партнерско финансирање</i>	<i>Socio financiero</i>
	Pocket money	<i>A small amount of money given to a child by their parents, typically on a regular basis.</i>		<i>Džeparac</i>		<i>paghetta</i>	<i>Kišėn pinigai</i>	<i>Џебни пари</i>	<i>Dinero de bolsillo</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Pecunia	<i>From the Latin word "pecus" that means livestock.</i>		<i>Pecunia</i>		<i>denaro (latin word)</i>		<i>Пекуниа</i>	<i>Pecunia</i>
	Peer-to-peer lenders	<i>Matches people who have money to invest with people looking for a loan. Loans may need to be repaid within a certain time period and interest rates may vary according to the level of risk.</i>				<i>finanziatori peer to peer</i>	<i>Lygiaverčiai skolininkai</i>	<i>Врсник на врсник заемодавателу</i>	<i>Prestamista</i>

	WORD	MEANING	IMAGE	TRANSLATION																																			
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANI AN	MACEDONIAN	SPANISH																														
	Personal Budget	Finance plan that allocates future personal income towards expenses, savings and debt repayment.	<table border="1"> <tr><td>2</td><td></td></tr> <tr><td>3</td><td></td></tr> <tr><td>4</td><td>INCOME</td></tr> <tr><td>5</td><td>Wages</td></tr> <tr><td>6</td><td>Interest/dividends</td></tr> <tr><td>7</td><td>Miscellaneous</td></tr> <tr><td>8</td><td>Income totals</td></tr> <tr><td>9</td><td>EXPENSES</td></tr> <tr><td>10</td><td>Home</td></tr> <tr><td>11</td><td>Mortgage/rent</td></tr> <tr><td>12</td><td>Utilities</td></tr> <tr><td>13</td><td>Home telephone</td></tr> <tr><td>14</td><td>Cellular telephone</td></tr> <tr><td>15</td><td>Home repairs</td></tr> <tr><td>16</td><td>Home improvement</td></tr> </table>	2		3		4	INCOME	5	Wages	6	Interest/dividends	7	Miscellaneous	8	Income totals	9	EXPENSES	10	Home	11	Mortgage/rent	12	Utilities	13	Home telephone	14	Cellular telephone	15	Home repairs	16	Home improvement	Osobni proračun		bilancio personale	Asmenin és lėšos	Персонален буџет	Presupuesto personal
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12	Utilities																																						
13	Home telephone																																						
14	Cellular telephone																																						
15	Home repairs																																						
16	Home improvement																																						
	Penalty	Punishment (usually a specified sum) imposed for wrongdoing.		Kazna		penale	Bauda	Казна	Pena																														
	Policy holder	The policy holder is the person who runs the risk and is insured by an insurance policy through payment of a premium. The insured party can lie with the policy holder or not.		Vlasnik police osiguranja		titolare della polizza																																	

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Personal Budget	<i>Finance plan that allocates future personal income towards expenses, savings and debt repayment.</i>		<i>Osobni proračun</i>		<i>bilancio personale</i>	<i>asmeninės lėšos</i>		
	Penalty	<i>Punishment (usually a specified sum) imposed for wrongdoing.</i>		<i>Kazna</i>		<i>penale</i>	<i>bauda</i>		
	Profit	<i>A financial gain, especially the difference between the amount earned and the amount spent in buying, operating, or producing something.</i>		<i>Dobit</i>		<i>profitto</i>	<i>Pelnas</i>	<i>Профит</i>	<i>Beneficio</i>
Q									

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
R	Rate	A measure, quantity, or frequency, typically one measured against another quantity or measure.		<i>Stopa</i>		<i>aliquota</i>	<i>Kursas</i>	<i>Стапка</i>	<i>Tipo</i>
	Real estate	property consisting of land or buildings		<i>nekretnina</i>		<i>immobiliare</i>			
	Recycling	Placing “money laundering” on the market.		<i>Recikliranje</i>		<i>riciclaggio</i>	<i>Perdirbimas</i>	<i>Рециклирање</i>	<i>Blanquear</i>
	Return on investment	Performance measure used to evaluate the efficiency of an investment or compare the efficiency of a number of different investments.	 Return (Benefit)  Investment (Cost)	<i>Povrat na investiciju</i>		<i>rendimento dell'investimento</i>	<i>Įplaukos iš investuoto kapitalo</i>	<i>Поврат на инвестиција</i>	<i>Rendimiento de la inversión</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Revenue	<i>Income, especially when of an organization and of a substantial nature.</i>		<i>Prihod</i>		<i>reddito</i>	<i>Pajamos , įplaukos</i>	<i>Приходи</i>	<i>Rédito</i>
	Refund	<i>An amount of money that is given back to you, especially because you are not happy with a product or service that you have bought</i>		<i>Povrat</i>		<i>rimborso</i>	<i>Gražinimas</i>	<i>Враќање на средства</i>	<i>Reembolso</i>

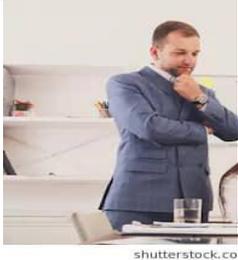
WORD	MEANING	IMAGE	TRANSLATION						
			CROATIAN	HUNGARIAN	ITALIAN	LITHUANI AN	MACEDONIAN	SPANISH	
Rate of investing	<i>Performance measure used to evaluate the efficiency of an investment or compare the efficiency of a number of different investments.</i>		<i>Stopa ulaganja</i>			<i>tasso di investimento</i>	<i>Investavimo norma</i>	<i>Стапка на инвестиција</i>	<i>Tasa de inversión</i>
Receiver						<i>ricevitore</i>	<i>Gavėjās</i>	<i>Примач</i>	<i>Receptor</i>
Receipt	<i>Small paper with product's name, price, company's name and various numbers.</i>		<i>Račun</i>	<i>Kvitas</i>		<i>ricevuta</i>	<i>Kvitas</i>	<i>Сметка</i>	<i>Recibo</i>
Risk	<i>The risk of an investment is the likelihood that the investor will lose</i>		<i>Rizik</i>			<i>rischio</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>money from the transaction</i>							
S	Salary	<i>A fixed regular payment, typically paid on a monthly basis but often expressed as an annual sum, made by an employer to an employee.</i>		<i>Plaća</i>		<i>stipendio (mensile)</i>	<i>Mėnesinė alga</i>	<i>Продажба</i>	<i>Salario</i>
	Saving	<i>An economy of or reduction in money, time, or another resource.</i>		<i>Ušteda</i>		<i>risparmio</i>	<i>Taupymas</i>	<i>Заштеда</i>	<i>Ahorro</i>
	Savings	<i>Income not spent</i>		<i>Štednja</i>		<i>risparmi</i>	<i>Santaupos</i>	<i>Заштеду</i>	<i>Ahorros</i>
	Savings account	<i>A savings account is an interest-bearing deposit account held at a bank or other</i>		<i>Štedni račun</i>		<i>conto di risparmio</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>financial institution.</i>							
	Shares	<i>A company's capital is divided into small equal units of a finite number. Each unit is known as a share</i>		<i>dionice</i>		<i>azioni</i>			
	Shift – work	<i>It's a job when you change place and divide the working days with someone for a while</i>		<i>Rad u smjenama</i>		<i>lavoro a turni</i>	<i>Darbas pamainomis</i>	<i>Работа во смену</i>	<i>Trabajo a turnos</i>
	Short-term saving	<i>Money you'll spend six months to three years out.</i>		<i>Kratkoročna štednja</i>		<i>risparmio a medio termine</i>	<i>Trumpal aikis taupymas</i>	<i>Краткорочни заштеди</i>	<i>Ahorro a corto plazo</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Seller	<i>A party that makes, offers or contracts to make a sale</i>		<i>Prodavač</i>		<i>venditore</i>	<i>Pardavėjas</i>	<i>Продавач</i>	<i>Vendedor</i>
	Skilled	<i>Having a knowledge to perform a certain activity well.</i>		<i>Vješt</i>		<i>specializzato</i>	<i>Kvalifikotas</i>	<i>Оспособен</i>	<i>Cualificado</i>
	SOURCES OF FINANCING	<i>They are the financial resources, at the disposal of the enterprises, for the acquisition of productive factors.</i>		<i>izvori financiranja</i>		<i>fonti di finanziamento</i>			
	Speculation	<i>Speculation involves trading a financial instrument involving high risk, in expectation of</i>		<i>Špekuliranje</i>		<i>speculazione</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
		<i>significant returns.</i>							
	START UP	<i>The start up is a new company built on a temporary model.</i>		<i>Start up</i>		<i>impresa nascente</i>			
	Starting a business	<i>Starting a business involves many activities related to organizing the organization. The process includes generating of an idea for the enterprise (called concept development), researching the idea's potential for success, and writing a business plan.</i>		<i>Pokretanje posla</i>		<i>avvio di un'impresa</i>			
	Stock exchange/stock market			<i>Burza</i>		<i>borsa</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Supervise	<i>To watch a person or activity to make certain that everything is done correctly.</i>		<i>Nadgledati</i>		<i>supervisore</i>	<i>Stebėti, vadovauti</i>	<i>Надгледувач</i>	<i>Supervisar</i>
T	Travellers' cheques	<i>a cheque for a fixed amount that may be cashed or used in payment abroad after endorsement by the holder's signature.</i>		<i>Putnički čekovi</i>		<i>assegni di viaggio</i>			
	Trust	<i>Trust is the premise of any premise transaction; from trust comes the credit that indicates the maximum amount granted.</i>		<i>trust</i>		<i>fiducia</i>			

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
U	Unit Sales	<i>The unit sales number on a balance sheet represents the total sales of a product in a given period. This sales information is used to determine the price point that allows for the greatest profit per unit considering the actual cost of production.</i>	<p>Unit Sales to Average Market</p> 			<i>unità di vendita</i>		<i>Број на продажба</i>	<i>Unidades de ventas</i>
	Underpricing	<i>Underpricing is the practice of listing an initial public offering (IPO) at a price below its real value in the stock market. When a new stock closes its first day of trading above the set IPO price, the stock is considered to</i>				<i>sottoprezzo</i>		<i>Пренаплаќање</i>	<i>Infratasa do</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANI AN	MACEDONIAN	SPANISH
		<i>have been underpriced.</i>							
V	Variable expenses	<i>Expenses that can change depending on your use of products or services; they are somewhat unpredictable</i>	 <p>VARIABLE Expenses that change month-over-month</p> <ul style="list-style-type: none"> • Pet expenses • Personal Care • Shopping <p>int</p>	<i>Varijabilni troškovi</i>		<i>spese variabili</i>	<i>Kintamos išlaidos</i>	<i>Варијабилни трошоци</i>	<i>Gastos variables</i>
W	Wage	<i>It's a fixed regular payment, typically paid weekly.</i>		<i>Plaća</i>		<i>salario settimanale</i>	<i>Atlyginimas</i>	<i>Пара</i>	<i>Sueldo</i>
	Wagers	<i>Betting money on a sport, betting for the sport you think is gonna win. Betting is extremely bad.</i>		<i>Oklade</i>		<i>scommesse</i>	<i>Lažybos</i>	<i>Паму</i>	<i>Apuestas</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
	Well-paid	<i>Earning or providing good payment.</i>		<i>Dobro plaćen</i>		<i>ben pagato</i>	<i>Gerai apmokamas</i>	<i>Добро платен</i>	<i>Bien pagado</i>
	Withdrawal	<i>Removing money from an account is known as withdrawing the money.</i>		<i>Podizanje novca</i>		<i>Prelievo di contanti</i>			
X	Xenocurrency	<i>The term xenocurrency refers to any currency that is traded in markets outside of its domestic borders. Its name derives from the Greek prefix “xeno”, meaning “foreign”.</i>				<i>xenovaluta</i>	<i>Ksenovaliuta</i>	<i>Хеновалута</i>	<i>Moneda extranjer a</i>

	WORD	MEANING	IMAGE	TRANSLATION					
				CROATIAN	HUNGARIAN	ITALIAN	LITHUANIAN	MACEDONIAN	SPANISH
Y	Yield	The percentage return paid on a stock in the form of dividends, or the effective rate of interest paid on a bond or note.				resa	Pelnas	Принос	Rendimiento

MONEY RELATED IDIOMS	MEANING
money talks	<i>it implies that those with a lot of money have a lot of power</i>
a fool and his money are soon parted	<i>foolish people make purchases without consideration, it is easy to sell something to someone foolish</i>
have money to burn	<i>to have a lot of money to spend</i>
money is the root of all evil	<i>all immorality and wickedness is caused by people loving money</i>
a money pit	<i>a non-stop waste of money on something</i>
money down the drain	<i>to waste money by spending it on something useless</i>
money makes the world go round	<i>money is responsible for everything that happens</i>
put money away for rainy days	<i>save, reserve, put aside</i>
money doesn't grow on trees	<i>it requires effort to earn money, and it is limited, so you must be careful how you spend it</i>
money can't buy love	<i>money will not make you love someone</i>
to tighten your belt	<i>spend less and live more carefully, because you have less money than before</i>

<i>be born with a silver spoon in your mouth</i>	<i>born into a wealthy family</i>
<i>to live on the breadline</i>	<i>to have a low income that is only enough for buying food</i>
<i>costs an arm and a leg</i>	<i>it is very expensive</i>
<i>to have deep pockets</i>	<i>have a lot of money</i>
<i>live beyond your means</i>	<i>spending more money than you can afford</i>
<i>to go from rags to riches</i>	<i>from being poor to being wealthy</i>
<i>to do something on a shoestring</i>	<i>do something with very little money</i>