All About Money—
Words to Describe Money and Having or Not Having Money
All About Money

Everyday people use money to buy things that they need and want. There are lots of words that describe money, earning and spending money, and the economy in general. We’ve grouped these words into three groups.
All About Money

Words to Describe Earning and Spending Money

Words to Describe Money and Having or Not Having Money

Words to Describe the Economy, Banking, and Investments
Words to Describe Money and Having or Not Having Money

All around the world people use money. There are many words to describe money and ways of paying for things. Even though everyone uses money, some people have more money than others. There are words to describe having money and not having money.
All About Money—
Words to Describe Money and Having or Not Having Money

Words to Describe Money and Other Ways of Paying for Things:
- money
- funds
- cent
- coin
- quarter
- cash
- dollar
- credit
- check

Words to Describe Having Money:
- rich
- wealth
- fortune
- prosperity
- treasure

Words to Describe Not Having Money:
- poverty
- poor
- debt

All About Money—
Words to Describe Money and Having or Not Having Money
Money
(mon·ey)

Money is something (like coins or bills) accepted as a way of measuring value, trading value, and paying for goods and services.
Funds describe money set aside for a special purpose.
A *cent* is a coin representing one cent. The United States penny is equal to one cent. One hundred cents makes one dollar.
A *coin* is a piece of metal made, or minted, by a government to be used as money.
quarter
(qua·r·ter)

One quarter is equal to 25 cents. Four quarters makes one dollar.

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Cash (cash)

Cash is money in the form of coins or bills.
dollar
(dol·lar)
credit
(cred·it)

Credit is an amount of money that a bank or company will let a person use and pay back at a latter date. A person can use their credit by using a credit card.
check
(check)

A check is a piece of paper that you give someone instead of cash. Money is automatically moved from the bank of the person who wrote the check to the bank of the person who received the check.
rich
(rich)

A rich person is someone who has a lot of money.
wealth (wealth)

Wealth and fortune are words for having a large amount of money.

fortune (for·tune)
Prosperity is a state of being successful for having lots of money.
treasure
(trea·sure)

_Treasure_ describes money or other things worth a lot of money that are hidden or saved.
poverty
(pov·er·ty)

*Poverty* is the state of being poor and having little money.
poor
(poor)

When a person is *poor* they have little or no money.
debt
(debt)

Debt is money owed to a person, bank, or company.

People try and stay out of debt.
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Words to Describe the Economy, Banking, and Investments
People work hard to earn money so that they can buy the things that they want and need. The things that people buy may be cheap, costing less money, or expensive, costing more money.

Words to Describe Earning and Spending Money
All About Money—
Words to Describe Earning and Spending Money

Words to Describe the Money You Earn or Inherit:
*salary
*wage
*pay
*income
*revenue
*inherit

Words to Describe How Much Things Cost:
*cost
*price
*expense
*worth
*expensive
*cheap
*free

Words to Describe How We Spend Money:
*buy
*purchase
*spend
*sell
*due
*bet

Words to Describe Things That Cost Money:
*gift
*ticket
*tax
*insurance
salary
(sal·a·ry)

wage
(wage)

pay
(pay)

income
(in·come)

Salary, wage, pay, and income are all words to describe the money that a person makes from working a job.

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**revenue**

*rev·e·nue*

*Revenue* is the income, or profit, produced by a business.

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To inherit means to receive belongings, money, and/or property by legal right from a person when they die.
The *price*, *cost*, *expense*, or *worth* of something is how much money is needed in order to purchase it.
expensive
(ex·pen·sive)

Something that is expensive costs a lot of money.
cheap

(cheap)

When something is *cheap* it is available at low cost or at less than the true value.

Many items sold at yard sales are *cheap.*
Words to Describe How Much Things Cost

free
(free)

Something that is free costs no money.
To *buy* or *purchase* something means that money is exchanged to pay for something.
spend
(spend)

To *spend* money means to use money to purchase something.
sell
(sell)

To sell means to exchange in return for money.
due
(due)

The amount *due* is the amount owed when making a purchase.
A bet is a guess about the result of a contest or the outcome of an event. If a person guesses correctly they earn money. If they guess incorrectly they loose money.
Words to Describe Things That Cost Money

**gift**
(gift)

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ticket
(tick·et)

A ticket is a paper or token showing that a fare or admission fee has been paid.
A tax is an amount of money a person or business pays to their state and federal government for public purposes.
insurance
(in•sur•ance)

*Insurance* is a means of guaranteeing protection against accidents and other bad things. People buy insurance to protect things like their house and car.
All About Money—
Words to Describe the Economy, Banking, and Investments

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Words to Describe the Economy, Banking, and Investments

All About Money
Words to Describe the Economy, Banking, and Investments

How people earn, spend, save, and invest their money can get complicated. The economy, banking, and investing are part of having and spending money.
Words to Describe the Economy:
*economy
*commerce
*financial

Words to Describe Banking:
*bank
*safe
*account
*budget

Words to Describe Investments:
*investment
*capital
*stock
*gain
*profit

All About Money— Words to Describe the Economy, Banking, and Investments
An economy is a system for how money is used to buy goods and services.
commerce
(com·merce)

Commerce describes the buying and selling of goods.
financial
(fi·nan·cial)

*Financial* describes things that have to do with money and how money is spent.
bank
(bank)
safe
(safe)

A safe that stores money is a room or box that is almost impossible to get into without permission.
account
(ac·count)

An account is an arrangement made with a bank where you may deposit (put in) and withdraw (take out) money.
A budget is a statement of how much money is available to spend and what it should be spent on.
An investment is when money is saved in such a way that it creates more money.
capital
(cap·i·tal)

*Capital* is money that is made by using other money.
**stock**

(stock)

*Stock* is the ownership element of a business. People buy stock in a business as an investment in order to make money.
gain  (gain)  A financial *gain* is an increase in money.

profit  (prof·it)  *Profit* is an increase in money after all expenses are subtracted.

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