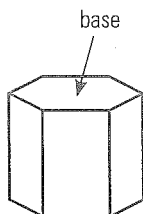


# Glossary

**amortization period:** the time required to pay back a loan

**base:** one of the parallel faces of a prism



**broken line graph:** a graph that uses points joined by line segments to display data

**budget:** a balanced statement of projected income and expenses

**capacity:** the amount a three-dimensional object can hold

**cash advance:** a withdrawal of cash from an ATM or bank teller charged to a credit card; interest is usually calculated from the day of the withdrawal

**component parts diagram:** a two-dimensional scale drawing that shows each part of an object

**compound interest:** interest calculated on the principal plus interest earned in prior compounding periods

**compounding period:** the time between calculations of interest

**default:** failure to repay a loan

**deficit:** the amount by which expenses exceed income

**dependent variable:** a variable whose value relies on the value of another variable

**discrete data:** data made up of distinct values, where intermediate values are not possible

**down payment:** a partial payment sometimes required at the time of purchase

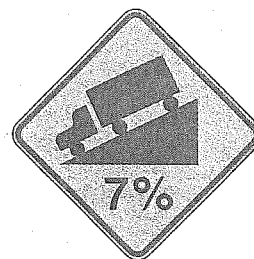
**elevation:** another term for view

**exploded diagram:** a 3-D representation of an object that shows how the components connect together; components are shown separated but in their relative positions, and dotted lines show where the pieces fit together

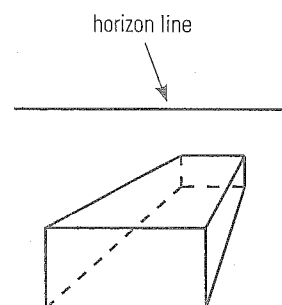
**extrapolate:** to estimate a value beyond a known range of values

**finance charge:** the total amount of interest paid to borrow a sum of money

**grade:** the slope of a physical feature such as a road or hill, often expressed as a percentage



**horizon line:** a horizontal line (not always visible) that is at the eye level of the viewer in a perspective drawing

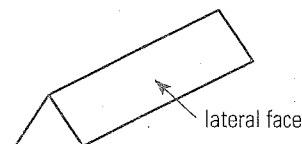


**independent variable:** a variable whose value can be freely chosen and which is not dependent on any other value

**interpolate:** to estimate a value between two known values

**isometric drawing:** a representation of a 3-D object where the same scale is used to draw the object height, width, and depth

**lateral face:** a face that connects the bases of a prism



**line of credit:** an approved loan amount that you can draw on as needed, with interest charged on the money used

**net:** 2-D pattern that can be folded to make a 3-D shape

**overdraft protection:** an agreement with a bank that allows you to withdraw more money from an account than you have in it, up to a specified amount

**payday loan:** a small, short-term loan with a high interest rate

**perspective drawing:** a representation of a 3-D object in 2-D; objects appear smaller in the distance, and the vanishing point is used to create a sense of depth and space

**principal:** the original amount of money invested or borrowed

**prism:** a 3-D shape with ends that are congruent, parallel polygons and sides that are parallelograms



**proportion:** a statement of equality between two ratios

**rate of change:** the rate at which one variable changes compared to another variable

**ratio:** a comparison between two numbers with the same units

**recurring expenses:** expenses that occur on a regular basis

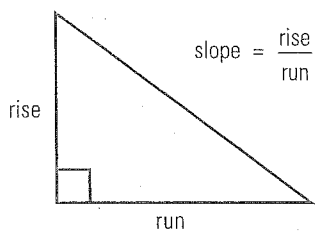
**Rule of 72:** a way to estimate the time it takes for an investment to double in value

**scale factor:** a number by which all the dimensions of an original figure are multiplied to produce an enlargement or a reduction

**scale statement:** a ratio that shows the relationship between the sizes of two objects

**simple interest:** interest calculated as a percentage of the principal

**slope:** a ratio of rise to run which indicates how steeply something is slanted

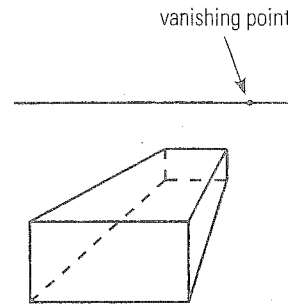


**surface area:** the area covered by the outside surfaces of a three-dimensional shape

**surplus:** the amount by which income exceeds expenses

**term:** the length of time over which money is invested or borrowed

**vanishing point:** the point on the horizon line at which parallel lines appear to converge in a perspective drawing



**view:** a scale drawing that shows one plane of an object

**volume:** the measure of the space a three-dimensional object occupies