BizWiz 2.0 Glossary

Allocate  

to assign the location of something

Analyst  
a person responsible for evaluating and recording which investments are bought and sold

Assets  
items that have monetary value

Bond  
a cash loan given to either a company or a government for a specific period of time in return for a fixed amount of interest

Certificate of deposit  
a written certificate from a bank that it has received a specified sum of money as a deposit for a fixed period of time at a set interest rate

Collectible  
an object with a value that is expected to increase over time

Controller  
a person responsible for tracking the value of investments and calculating finances

Disposable Income  
money available for spending and saving

Diversification  
the distribution of assets among a variety of investments that have different characteristics and risk levels

Economic forecast  
a prediction of future market trends by industry experts

Finance  
the science of managing money and other assets

Financial goal  
the amount of money an investor hopes to make on his/her investments

Financial investment  
property or possessions acquired for future financial benefit or return

Fiscal year (financial year)  
a period of time (usually 12 months) used for calculating annual financial statements in businesses and other organizations

Goal  
a clearly defined objective that can be reached within a given period of time

Indice  
an index of stocks of the largest companies used to benchmark the performance of a stock exchange

Inflation  
a rise in the cost of goods and a decline in the value of money

Insurance  
a policy purchased by the investor to protect against the damage or loss of an investment

Interest  
a fixed charge for borrowing money

Investment  
time, energy, or money put into something for the purpose of generating an expected return or benefit

Investment firm  
a company that buys and sells investments such as stocks, bonds, collectibles, insurance, and venture capital

Investment portfolio  
a collection of investments owned by an individual or group

Investment strategy  
plan of action taken to achieve a financial goal

Investment team  
a group of people who agree to put their money together for the purpose of financial gain
Managing director  
a person responsible for overseeing and leading a team in achieving a long-term investment goal

Market  
the organized buying and selling of a particular investment type

Market trend  
the general direction of buying and selling observed over a period of time

Negative return (loss)  
the money lost on an investment (initial value exceeds current value)

Philanthropists  
people who work to increase the well-being of humankind through charitable aid or donations

Positive return  
the money gained on an investment (current value exceeds initial value)

Reconcile  
to measure or check financial records against other records for accuracy

Real estate  
property in the form of land or buildings

Return  
the money gained (or lost) on an investment

%ROI  
a return expressed as a percentage of the initial investment

Risk  
the perceived chance of injury, damage, or loss

Risk averse  
investors with a low-risk tolerance, preferring lower but safer returns

Risk neutral  
investors seeking a balance of low- and high-risk investments

Risk tolerance  
the degree of uncertainty that an investor can handle in regard to a negative change in the value of his or her portfolio

Risk tolerant  
investors with a high-risk tolerance, preferring higher-risk investments that may yield higher returns

Stock  
the representation of ownership in a company

Trade  
the purchase or sale of an investment

Trader  
a person who buys or sells investments on behalf of an investment team

Transaction  
the art of conducting a business trade

Venture capital  
money invested in a new company in return for partial ownership of the business

Venture capitalist  
a person who invests cash in new and innovative businesses