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# The CFPB's Glossary of English- Chinese Financial Terms

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# Introduction

Listening and serving consumers is central to the Bureau's mission of ensuring that all consumers have access to transparent consumer financial products and services. Since its inception, the Bureau has provided consumers with numerous ways to make their voices heard. Consumers nationwide have engaged with the Bureau through public field hearings, listening events, roundtables, town halls, the Bureau's Web site ([consumerfinance.gov](http://consumerfinance.gov)), and the Bureau's Consumer Response function. The Bureau has also sought input from a range of financial education stakeholders about challenges consumers face, effective tools in overcoming those challenges, and ways the Bureau can improve the financial decision-making process of consumers by helping them better navigate the marketplace of financial products and services. This engagement strengthens the Bureau's understanding of current issues in the consumer financial marketplace and informs its work.

The Bureau understands that this engagement is strengthened by efforts to include limited English proficient persons (individuals who do not speak English as their primary language and who have a limited ability to speak, write, or understand English). According to a 2010 Census Report, there are over 24 million people in the United States who do not speak English “very well.” This includes people who classify themselves as speaking English “not well” and people who do not speak English at all. Studies by Federal agencies and other stakeholders have highlighted that receipt of materials in consumers' native languages is essential to increasing these consumers' knowledge about financial products and services.

This glossary of common financial terms was created and is used by the Bureau for translating consumer education materials from English to Chinese. The Bureau is publically sharing it in an effort to further the accessibility of financial information to limited English proficiency persons. It is the vision of the CFPB that other stakeholders seeking to financially educate or serve limited English proficient consumers may use the glossary of terms as a resource. The glossary of terms is not mandated, nor is it guidance or a requirement for any stakeholder.

The CFPB offers a number of other resources for the limited English proficient consumer, including:

- Publications in multiple languages at <http://promotions.usa.gov/cfpbpubs.html> - [anuncios](#).

- CFPB en Español, <http://www.consumerfinance.gov/es/>.
- Limited English proficient persons can submit complaints to the CFPB in more than 180 languages via telephone at 855-411-2372.
- CFPB Resources for financial educators at <http://www.consumerfinance.gov/adult-financial-education>

The CFPB is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. To learn more and access additional resources, visit [www.consumerfinance.gov](http://www.consumerfinance.gov).

# Glossary

## CFPB Divisions and Offices

TABLE 1: CONSUMER FINANCIAL PROTECTION BUREAU

English	Chinese
English	Chinese
CFPB	CFPB
CFPB Divisions and Offices	CFPB 下屬部門與辦公室

TABLE 2: DIVISIONS

English	Chinese
Division of the Chief Operating Officer	首席運營官辦公室
Division of Consumer Education and Engagement	消費者教育與參與部
Division of External Affairs	對外事務部
Division of Research, Markets & Regulations	研究、市場、法規部
Division of Supervision, Enforcement, Fair Lending and Equal Opportunity	監督、執法、公平借貸、機會平等部
Division of the Chief Operating Officer	首席運營官辦公室

**TABLE 3: OFFICES**

<b>English</b>	<b>Chinese</b>
Office of Consumer Response	消費者投訴辦公室
Office of Enforcement	執法辦公室
Office of Fair Lending and Equal Opportunity	公平借貸、機會平等辦公室
Office of Financial Education	金融教育辦公室
Office of Financial Empowerment	金融增權辦公室
Office of General Counsel	法律顧問辦公室
Office of Media Relations	傳媒關係辦公室
Office of Minority and Women Inclusion (OMWI)	促進少數裔族與婦女參與辦公室 (OMWI)
Office of Nonbank Supervision	非銀行金融機構監管辦公室
Office for Older Americans	老年人辦公室
Office of the Ombudsman	調查官辦公室
Office of Regulations	法規辦公室
Office of Servicemembers Affairs	軍人事務辦公室
Office for Students	學生辦公室

# Legislation

TABLE 4: LEGISLATION

English	Chinese
Affordable Care Act (ACA)	《平價照護法案》（英文簡稱為 ACA）
Community Reinvestment Act of 1977	1977 年《社區再投資法案》
Consumer Leasing Act of 1976	1976 年《消費者租賃法案》
Deceptive Mailing Prevention Act	《防止詐騙信件法案》
Dodd–Frank Act	《杜德–法蘭克法案》（Dodd–Frank 法案）
Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010	2010 年《杜德–法蘭克華爾街改革和消費者保護法案》（Dodd–Frank 法案）
Electronic Fund Transfer Act	《電子資金轉帳法案》
Equal Credit Opportunity Act (ECOA)	《平等信貸機會法案》（英文簡稱為 ECOA）
Expedited Funds Availability Act	《加急資金到位法案》
Fair and Accurate Credit Transaction Act of 2003 (FACTA)	2003 年《公平準確信用交易法案》（英文簡稱為 FACTA）
Fair Credit and Charge Card Disclosure Act of 1988	1988 年《公平信用與收費卡披露法案》
Fair Credit Billing Act	《公平信用收費法案》
Fair Credit Reporting Act	《公平信用報告法案》
Fair Debt Collection Practices Act (FDCPA)	《公平債務催收作業法案》（英文簡稱為 FDCPA）
Fair Housing Act	《公平住房法案》
Federal Insurance Contribution Act (FICA)	《聯邦福利稅法》（社會安全稅；英文簡稱為 FICA）
Federal Trade Commission Improvement Act	《聯邦貿易委員會改進法案》
Flood Disaster Protection Act of 1973 (FDPA)	1973 年《洪災保護法案》（英文簡稱為 FDPA）

English	Chinese
Freedom of Information Act (FOIA)	《資訊自由法案》（英文簡稱為 FOIA）
Gramm-Leach-Bliley Act	《格雷姆-里奇-比利雷法案》（也稱為《金融服務現代化法案》）
Health Insurance Portability and Accountability Act (HIPAA)	《醫療保險可攜性和責任法案》（英文簡稱為 HIPAA）
Home Equity Loan Consumer Protection Act of 1988 (HELCPA)	1988 年《消費者住房淨值貸款權益保護法案》（英文簡稱為 HELCPA）
Home Mortgage Disclosure Act of 1975 (HMDA)	1975 年《住房抵押貸款披露法案》（英文簡稱為 HMDA）
Home Ownership and Equity Protection Act of 1994	1994 年《住房所有權與房屋淨值保護法案》
Homeowners Protection Act of 1998	1998 年《房主保護法案》
Privacy Act	《隱私權保護法案》
Real Estate Settlement Procedures Act (RESPA)	《房地產結算程序法案》（英文簡稱為 RESPA）
Real Estate Settlement Procedures Act of 1974	1974 年《不動產結算手續法案》
Regulation H—Consumer Protection in Sales of Insurance	《法規 H：消費者銷售保險權益保護》
Regulation P—Privacy of Consumer Financial Information	《法規 P：消費者金融信息隱私權》
Right to Financial Privacy Act of 1978	1978 年《財務隱私權利法案》
Social Security Act	《社會安全法案》
The Federal Deposit Insurance Corporation Improvement Act (FDICIA)	《聯邦存款保險公司促進法案》（英文簡稱為 FDICIA）
The Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA)	《金融機構改革、恢復和執行法案》（英文簡稱為 FIRREA）
The Foreign Account Tax Compliance Act (FATCA)	《美國海外帳戶稅收遵從法案》（英文簡稱為 FATCA）
The Sarbanes–Oxley Act	《薩班斯-奧克斯利法案》（英文簡稱為 Sarbanes–Oxley Act）
The Volcker Rule	《伏克爾條款》（Volcker Rule）
Truth in Lending Act	《誠實借貸法案》

English	Chinese
Truth in Savings Act	《誠實儲蓄法案》
Women's Business Ownership Act of 1988	1988年《婦女企業所有權法案》

## Frequently referenced organizations

TABLE 5: ORGANIZATIONS

English	Chinese
Administration for Community Living	社區生活管理局 (Administration for Community Living)
Administration on Aging	老齡事務局 (Administration on Aging)
Adult Protective Services	成年人保護服務 (Adult Protective Services)
American Bar Association	美國律師協會 (American Bar Association)
American Bar Association Commission on Law and Aging	美國律師協會法律與老齡化委員會
Area Agency on Aging	當地的成年人保護服務機構 (Area Agency on Aging)
Association for Conflict Resolution	衝突調解協會 (Association for Conflict Resolution)
Benefitscheckup.org	Benefitscheckup.org (助您在網上尋找福利的工具)
Census Bureau	人口普查局
Center for Medicare and Medicaid Services	聯邦醫療保險與醫療補助服務中心 (英文簡稱為 CMS)
Consumer and Governmental Affairs Bureau [of the Federal Communications Commission]	消費者與政府事務局
credit reporting agency	信用評估機構
debt settlement company	債務結算公司
Department of Agriculture (USDA)	農業部 (英文簡稱為 USDA)
Department of Education (ED)	教育部

<b>English</b>	<b>Chinese</b>
Department of Health and Human Services (HHS)	衛生與國民服務部 (英文簡稱為 HHS)
Department of Homeland Security (DHS)	國土安全部 (英文簡稱為 DHS)
Department of Housing and Urban Development (HUD)	住房與城市開發部 (英文簡稱為 HUD)
Department of Justice (DOJ)	司法部
Department of Labor	勞工部
Department of Public Welfare	公共福利部
Department of State	國務院
Department of the Treasury	財政部
Department of Veterans Affairs (VA)	退伍軍人事務部 (英文簡稱為 VA)
District Court	聯邦地區法院
Employee Benefits Security Administration (EBSA)	勞工福利安全局 (英文簡稱為 EBSA)
Employees' Compensation Appeals Board (ECAB)	雇員賠償申訴委員會 (英文簡稱為 ECAB)
Federal Communications Commission (FCC)	聯邦通訊委員會 (英文簡稱為 FCC)
Federal Deposit Insurance Corporation (FDIC)	聯邦存款保險公司 (英文簡稱為 FDIC)
Federal Emergency Management Agency (FEMA)	聯邦緊急事務管理署 (英文簡稱為 FEMA)
Federal Financial Institutions Examination Council (FFIEC)	聯邦金融機構審查委員會 (英文簡稱為 FFIEC)
Federal Home Loan Bank Board (FHLBB)	聯邦住房貸款銀行委員會 (英文簡稱為 FHLBB)
Federal Home Loan Mortgage Corporation (Freddie Mac)	聯邦住房貸款抵押公司 (Freddie Mac)
Federal Housing Administration (FHA)	聯邦住宅管理署 (英文簡稱為 FHA)
Federal National Mortgage Association (Fannie Mae)	聯邦國家抵押貸款協會 (也稱為房利美; Fannie Mae)
Federal Reserve Board	聯邦儲備委員會 (Federal Reserve Board)
Federal Savings and Loan Insurance Corporation (FSLIC)	聯邦儲蓄與貸款保險公司 (英文簡稱為 FSLIC)
Federal Trade Commission (FTC)	聯邦貿易委員會 (英文簡稱為 FTC)
Financial Industry Regulatory Authority, Inc. (FINRA)	美國金融業監管局 (英文簡稱為 FINRA)

<b>English</b>	<b>Chinese</b>
Financial Literacy and Education Commission (FLEC)	金融知識與教育委員會（英文簡稱為 FLEC）
Financial supervisory agency	金融監管機關
Government Accountability Office (GAO)	政府問責局（英文簡稱為 GAO）
Government National Mortgage Association (Ginnie Mae)	政府國民抵押貸款協會（也稱為吉利美；Ginnie Mae）
Health Care Financing Administration (HCFA)	保健財務行政局（英文簡稱為 HCFA）
Immigration and Customs Enforcement (ICE)	移民與海關執法局（英文簡稱為 ICE）
Inspector General for the Social Security Administration	社會安全局監察官
Internal Revenue Service	國家稅務局（英文簡稱為 IRS）
National Association of Attorneys General	全國檢察長協會
National Association of Medicaid Fraud Control Units	全國醫療補助欺詐監管機構協會（National Association of Medicaid Fraud Control Units）
National Center on Elder Abuse (NCEA)	全國老年防虐中心（英文簡稱為 NCEA）
National Credit Union Administration	全國信用合作社管理局（National Credit Union Administration）
New York Stock Exchange (NYSE)	紐約證券交易所（英文簡稱為 NYSE）
Office of Fair Housing and Equal Opportunity [of the Department of Housing and Urban Development; FHEO]	公平住房與平等機會辦公室（英文簡稱為 FHEO）
Office of Federal Student Aid	聯邦學生資助辦公室
Office of Management and Budget (OMB)	管理與預算辦公室（英文簡稱為 OMB）
Office of the Comptroller of the Currency (OCC)	貨幣監理署（英文簡稱為 OCC）
Postal Inspection Service	郵政檢查服務（Postal Inspection Service）
Public Housing Authority (PHA)	公共住房局（英文簡稱為 PHA）
Securities and Exchange Commission (SEC)	證券管理委員會（英文簡稱為 SEC）
Selective Service System	兵役登記制度（Selective Service System）
Small Business Administration (SBA)	小型企業管理局（英文簡稱為 SBA）
Social Security Administration (SSA)	社會安全局（英文簡稱為 SSA）
United States Citizenship and Immigration Services Bureau (USCIS)	美國公民及移民服務局（英文簡稱為 USCIS）
USA	美國
Veterans Administration	退伍軍人局（英文簡稱為 VA）

English	Chinese
Veterans' Employment and Training Service (VETS)	退伍軍人就業和培訓局（英文簡稱為 VETS）
veterans service organization (VSO)	退伍軍人服務組織（英文簡稱為 VSO）
Women's Bureau	婦女事務局

# Commonly used phrases and words

TABLE 6: PHRASES

English	Chinese
Mission: help consumers 62+ to get the financial education and training they need to:	使命：幫助 62 歲以上的老年人得到他們需要的金融知識及相關培訓以便：
OAA Definition: Financial exploitation is the fraudulent or otherwise illegal, unauthorized, or improper actions by a caregiver, fiduciary, or other individual in which the resources of an older person are used by another for personal profit or gain; or actions that result in depriving an older person of the benefits, resources, belongings, or assets to which they are entitled.	按照美國老年人法案（英文簡稱為 OAA）的定義：經濟剝削指一個護理人、受託人或其他個人使用欺詐、非法、未經授權或不正當的手段將一個老年人的資產用於他人盈利或收益；經濟剝削也指導致老年人本應享有的福利、資源、財產被剝奪的行為。
pay to play	繳納非正當的參與費（pay to play）
prevent unfair, deceptive and abusive practices aimed at seniors	防止針對老年人不公平的、欺騙性的和濫用行為
senior designations	給老年人提供金融性服務的資格稱號（senior designations）
standard maximum deposit insurance amount (SMDIA)	標準最高存款保險金額（英文簡稱為 SMDIA）
state health insurance assistance program	州健康保險援助計劃（英文簡稱為 SHIP）
submit a complaint	提交投訴
trustees under a revocable living trust	可撤銷的生前信託受託人（trustees under a revocable living trust）
who are we? (used for “About us”)	關於我們

**TABLE 7: TITLES**

<b>English</b>	<b>Chinese</b>
“Managing Someone Else's Money”	「管理他人錢財」
“Money Smart for Older Adults”	「老年人理財須知」 ( Money Smart for Older Adults )
“My Social Security”	「我的社會安全」 ( My Social Security )
“Ready, Set, Save!”	「準備，安排，儲蓄！」
“Managing Someone Else's Money”	「管理他人錢財」

**TABLE 8: WORDS**

<b>English</b>	<b>Chinese</b>
abusive practice	濫用
account number	帳號
Accountants	會計師
accrued charges	應累算費用
accrued interest	應累算利息
accumulated interest	累積利息
actual cash value	實際現金價值
actual earnings	實際收入
additional fees	附加費
Additional Living Expenses (ALE)	額外生活費用 ( 英文簡稱為 ALE )
add-ons	附加；追加

English	Chinese
adjustable rate	可調整利率
adjustable rate mortgage	可調利率房屋貸款
adjustments	調整
advance	預支；墊款；預付款
advance bill	預付票據
advance directives	事先聲明
advance filing	提前申請
advance payment	預付
advisor/adviser	顧問
affinity fraud	殺熟詐騙
agent (general, should be qualified)	代理人
aggressive lending practices	冒进的贷款手法
agreement in writing	書面協議
aid (help)	援助；協助
aid and attendance	看護 (aid and attendance)
alert	警示；提示
allegation of fraud	欺詐指控
allowance for bad and doubtful debts	壞帳及呆帳準備金
allowed amount	允許額
alternative mortgage loan (AML)	可選擇按揭貸款

English	Chinese
amortization	分期償還
annual fee	年費
annual interest	年息
annual percentage rate (APR)	年百分率（英文簡稱為 APR）
annual return	年度回報
annual statement	年度報表
annualized average of monthly loan balance	年率化每月貸款餘額
annuities	年金（annuities）
anti-fraud	打擊詐騙；反詐騙
appraisal	價值評估
area code	電話的區域代碼
arrears	欠款
Ask CFPB	問 CFPB
assessed value	估定價值
assets	財產；資產
assisted living facility	輔助生活康復所
asymmetric information	信息不對稱
at premium	溢價；超過票面以上價格
ATM	自動提款機（英文簡稱為 ATM）
ATM card	自動提款機卡（ATM 卡）

English	Chinese
attorney-in-fact	被授權的代理人 (attorney-in-fact)
authorization form	授權書
authorized representative	被授權的代理人
auto insurance	汽車保險
automatic bill pay system	自動支付系統
available assets	可用資產
available credit	可動用信貸；可用信貸額
average yearly earnings	平均年收入
average yield	平均收益
avoidance of tax	避稅
background check	背景核查
backing assets	支持資產
bad borrower	不良借款人
bad check	壞票；退票；空頭支票
bad debt	壞帳；收不回的債
balance carried forward	結轉餘額；結轉；餘額後移
balance sheet	財務狀況報表
balloon payment	本息到期一起支付 (balloon payment)
bank accounts and services	銀行賬戶與服務
bank charges	銀行手續費

English	Chinese
annual percentage rate (APR)	年百分率（英文簡稱為 APR）
annual return	年度回報
annual statement	年度報表
annualized average of monthly loan balance	年率化每月貸款餘額
annuities	年金（annuities）
anti-fraud	打擊詐騙；反詐騙
appraisal	價值評估
area code	電話的區域代碼
arrears	欠款
Ask CFPB	問 CFPB
assessed value	估定價值
assets	財產；資產
assisted living facility	輔助生活康復所
asymmetric information	信息不對稱
at premium	溢價；超過票面以上價格
ATM	自動提款機（英文簡稱為 ATM）
ATM card	自動提款機卡（ATM 卡）
attorney-in-fact	被授權的代理人（attorney-in-fact）
authorization form	授權書
authorized representative	被授權的代理人
auto insurance	汽車保險
automatic bill pay system	自動支付系統
available assets	可用資產

English	Chinese
available credit	可動用信貸；可用信貸額
average yearly earnings	平均年收入
average yield	平均收益
avoidance of tax	避稅
background check	背景核查
backing assets	支持資產
bad borrower	不良借款人
bad check	壞票；退票；空頭支票
bad debt	壞帳；收不回的債
balance carried forward	結轉餘額；結轉；餘額後移
balance sheet	財務狀況報表
balloon payment	本息到期一起支付（balloon payment）
bank accounts and services	銀行帳戶與服務
bank charges	銀行手續費
bank statement	銀行結算單
bank transfer	銀行轉帳
bankruptcy	破產
base rate	基本利率
become effective	開始生效
below-market interest rate	低於市場利率
best lending rate	最佳貸款利率
Better Business Bureau	商業監督局（Better Business Bureau）
bill (as in “to pay”, not legislation)	帳單
bill on demand/bill payable on demand	即期匯票；見票即付匯票
billing statement	結帳單
blank check	空白支票
bogus transaction	虛假交易
bonds	債券
borrower	貸款人
borrowing cost	借貸成本
bounced check	壞票；退票
break-even	損益平衡；收支平衡
broker	經紀人；經紀
business days	營業日；交易日；辦公日
buy on credit	賒購；賒買

English	Chinese
Capital Advance Program	資本墊付計劃 (Capital Advance Program)
capital appreciation	資產增值
capital assets	固定資產；資本資產
capital gains	資本收益
capital gains tax	資本收益稅
capital loss	資本損失
card provider	信用卡公司
Card Validation Code (CVC)	信用卡驗證碼 (英文簡稱為 CVC)
cardholder agreement	持卡人協議 (cardholder agreement)
case number (for complaints)	投訴立案號碼
cash	現金
cash advance	預付現金
cash advance fee	取現費
cash card	自動提款卡；現金卡
cash rebate	現金返還
cash withdrawal	現金提取
cashier's check	銀行本票
catastrophic coverage	災難保險範圍
catastrophic illness	重大疾病
certificate of deposit (CD)	定期存款 (英文簡稱為 CD)
certified check	認證的支票
certified financial planner (CFP)	註冊財務規劃師 (英文簡稱為 CFP)
certified public accountant (CPA)	註冊會計師 (英文簡稱為 CPA)
change of residence	改變居住地址
charges (preferred)	費用
charity appeals	慈善募款
check stub	支票存根
checkbook	支票本
checking account	支票帳戶
Child and Adult Care Food Program (CACFP)	兒童與成人食品照顧計畫 (Child and Adult Care Food Program)
claim	申報
class-action lawsuit	團體訴訟案
clean credit	良好信用
closing costs	過戶費；交易費

closing date	截止日期
cognitive decline	認知能力缺失
coinsurance	共同保險
collateral	抵押品
collateralized loan	抵押貸款
collateralized loan obligation (CLO)	貸款抵押證券（英文簡稱為 CLO）
collateralized mortgage obligations (CMO)	房貸擔保債券（英文簡稱為 CMO）
collect (bring in revenue)	收取（收入款項）
collect (demand payment)	追索；收取（所欠應付稅款）
company	公司
company response (to complaint)	公司（對投訴）的回應
compensation	補償
complaint	投訴
compound interest	複利
computer and internet scams	計算機、互聯網欺詐
confidentiality	保密；隱私；不公開
confirmation letter	確認信；核准書
consent	同意；允許
consumer	消費者
consumer “Tell Your Story” submission	消費者「我的經歷」提交
consumer behavior	消費行為
consumer complaint database	消費者投訴數據庫
consumer financial products and services	消費者金融產品與服務
consumer financial service	消費者金融服務
consumer loan	消費者貸款
contractual agreement	合約協議
contractual obligation	合同義務
co-pay; co-payment	共付額
corporate accountability	公司問責
corporate regulation	企業監管；企業法規
cost of borrowing	借貸成本
costs	費用
court costs	出庭費
Coverdell education savings accounts	卡沃德爾教育儲蓄金賬戶
credit card	信用卡
credit card number	信用卡號

credit counseling	信用諮詢
credit history	信用記錄
credit insurance	信用保險
credit life insurance	信用人壽保險
credit limit	信貸上限；信貸限額
credit line	信貸安排；信貸額度
credit rating	信用評估
credit report	信用報告；信用評估報告
credit report dispute	信用報告爭議
credit reporting agency	信貸評級公司；信貸評級機構；信用評級機構
credit score	信用等級分數
credit union	儲蓄互助會
current asset	現有的資產
current market value	目前的市場價值
custodian	托管人；托管機構
Customer Outreach Program	客戶外展計劃（Customer Outreach Program）
date of maturity	到期日
debit card	借記卡
debt collection	債務追收
debt collector	債務追收人；債務追收公司
debt limit	債務限額
debt relief	債務減免
debt repayment	債務償還
debt settlement	清償債務；償還債務
debt settlement company	債務清償公司
debt-to-income ratio	債務收入比
deceptive	具欺騙性
deductible	可減除的
deed	契據；契約
default	違約；失責；倒閉；拖欠債務
default in loan	無力還款
default interest	違約利息
default risk	違約風險；拖欠風險
deferment	延期

deflation	通貨緊縮
delayed payment	延期付款
delinquent (payments)	拖欠債務；逾期未付
deposit	存款
deposit insurance system	存款保險體系
deposit slip	存款收據；存款單
depositor	存款人
depreciation	貶值；折舊；損耗
derivatives	衍生產品；衍生金融工具
determined period of time	決定的時期
devaluation	貶值；貨幣貶值
direct deposit	直接存款
Direct Loan Program	直接貸款計劃 (Direct Loan Program)
disclaimer	免責聲明
diversified portfolio	多元化投資組合
door-to-door salespersons	逐戶兜售人員
driver's license	駕駛執照
drug plan	醫藥保險計劃
due process of law	正當法律程序
durable power of attorney	持久的委託代理證書；永久代理權
earned income tax credit	勤勞所得稅收抵免
earnings	收益；收入
eldercare locator	老人護理搜尋系統 (Eldercare Locator)
elderly	老年人
eligibility requirements	合格的必要條件
email	電子郵件
employee benefits	僱員福利
employee contribution	僱員供款
employee savings plan	僱員儲蓄計劃
employer	僱主
employer contribution	僱主供款
employer health plan	僱主提供的健康計劃
employment	就業
empower	授權；使... 能
enter into force	開始生效
equity value	(財產) 淨值

escalation clause	增漲條款；伸價條款；調整條款
escape clause	退出條款；免責條款；例外條款
escrow	代管帳戶
escrow account	代管帳戶
escrow deposit account	代管儲蓄賬戶（escrow deposit account）
escrow funds	代管基金
estate [real estate vs. inherited assets]	遺產
estate tax	遺產稅
expenses	費用，支出
explanations of benefits (EOB)	福利說明（英文簡稱為 EOB）
Fair Housing Assistance Program (FHAP)	公平住宅援助計畫（英文簡稱為 FHAP）
fair market price	合理市價
fair value	公平價值
false or misleading information	虛假或具誤導性的信息
false representation	虛假陳述
federal consumer protection law	聯邦消費者保護法
federal student loan	聯邦學生貸款
fiduciary	受託人（fiduciary）
fiduciary duties	受託人責任
financial aid office	經濟援助（財政資助）辦公室
financial autonomy	財政自主權；財政自主；財務獨立
financial crime	金融犯罪
financial disclosure	財務信息披露
financial hardship	經濟困難
financial institutions	財務機構；金融機構
financial legislation	金融立法
financial obligation	債務；財務責任
financial planner	財務規劃人
financial planning	財務規劃
financing package	融資方案
fiscal year	財政年度
fixed cost	固定成本
fixed rate	固定利率
fixed rate mortgage	定息按揭
flexible spending account (FSA)	彈性支出帳戶（英文簡稱為 FSA）
floating mortgage	浮動抵押；浮動按揭

food stamps (Supplemental Nutrition Assistance Program or SNAP)	食品券 (營養輔助計劃；英文簡稱為 SNAP)
forbearance	債務償還期的延展
foreclosure	喪失抵押品贖回權 (foreclosure)
foreign citizens	外國公民
forgiveness of debt	免除債務
free authorized housing counselor	政府授權的住房諮詢免費顧問
free lunch	免費午餐
full faith and credit	充分信譽保證 (full faith and credit)
good faith estimate	真誠費用估算 (英文簡稱為 GFE)
grace period	寬限期
gross revenue	總收入
guaranteed asset protection (GAP) insurance	財產保護險 (英文簡稱為 GAP)
guardians of property or conservators	財產監護人或接管人 (guardians of property or conservators)
hackers	黑客
hardship case	有特殊困難的案例
health benefits	健康保險福利
health care power of attorney	健康保健委託代理證書 (health care power of attorney)
health coverage tax credit	健康保險減稅優惠
health insurance	健康保險
Health Insurance Credit Eligibility Certificate	健康保險稅收優惠資格證書 (Health Insurance Credit Eligibility Certificate)
Health Insurance Credit for Eligible Recipients	向合格接收者提供的健康保險稅收優惠 (Health Insurance Credit for Eligible Recipients)
health insurance policy	健康保險計劃
health reimbursement account (HRA)	健康給付帳戶 (health reimbursement account)
health savings account (HSA)	醫療儲蓄帳戶 (health savings account)
holding period	持有期
home	家；住宅
home equity	(財產) 淨值
home equity line of credit (HELOC)	房屋抵押擔保信用額度 (home equity line of credit)
house	房子

household	住戶；家庭
housing allowance	住房津貼
Housing Assistance Payments (HAP) contract	住房補助款合同（HAP 合同）
housing counseling agency	住房諮詢機構
HUD-approved housing counselor	住房與城市開發部認定的住房諮詢人員
hyperlink	網絡鏈結
identity theft	身份盜用
impartial advice	中立意見
impersonation	冒名頂替（impersonation）
income (gross)	總收入
income (net)	淨收入
income tax	所得稅
incoming mail	來信
indebtedness	負債；債務
individual retirement account (IRA)	個人退休金帳戶（英文簡稱為 IRA）
individual retirement arrangement	個人退休福利安排計劃（individual retirement arrangement）
individual taxpayer identification number	個人報稅號碼（英文簡稱為 ITIN）
Individuals and Household Programs [offered by FEMA]	個人與家庭計畫
inflation	通貨膨脹
inheritance	遺產；繼承
initial fee	首次收費
installment	分期付款
insurance policies	健康保險計畫
intangible assets	無形資產
interest	利息
interest holder (in property)	（財產）權益持有人
interest on loan	貸款利息
interest rate	利率
interest-free loan	無息貸款
investment	投資；投資項目
investor(s)	投資人
issue (a check)	開出（支票）；發（支票）
keep records	保存記錄
late charge	逾期罰款

late payment	延誤付款
lender	貸款人；貸款機構；貸款銀行（lender）
lending institution	貸款機構
lessee, tenant	承租人；租客
lessor	出租人
liabilities	責任；債務
lien	留置權；抵押權
life annuity	養老年金
life insurance policy	壽險保單
limited distribution	限範圍分發
live discussion	在線問答
loan	貸款
loan application	貸款申請；貸款申請書
loan modification	貸款修改
loan origination fees	貸款初辦手續費
loan repayment	貸款還款
loan shark	高利貸者
long-term care	長期看護
long-term care ombudsman program	長期看護申訴計劃
low income	低收入
lump-sum	一次總付金額
make payment	支付
market value	市值
maturity (finance)	到期；期滿
May Is Older Americans Month	五月是美國老年人月
Medicaid	醫療補助（Medicaid）
Medical Assistance Program	醫療補助計劃
Medicare	聯邦醫療保險（Medicare）
Medicare approved drug discount cards	聯邦醫療保險認可的處方藥折扣卡
Medicare Catastrophic Coverage	聯邦醫療保險對於重大疾病的條款（Medicare Catastrophic Coverage）
Medicare Prescription Drug Plan	聯邦醫療保險處方藥方法（Medicare Prescription Drug Plan）
Medicare Prescription Drug Program	聯邦醫療保險處方藥計劃（Medicare Prescription Drug Program）

## Medicare summary notices (MSN)

## 聯邦醫療保險服務概要通告 (英文簡稱為 MSN)

meet requirements	達到要求
minimum payment	最低限度的付款
minimum wage	最低工資
miscellaneous expenses	雜項開支
mobile banking	手機銀行服務系統
money order	銀行匯票
money transfer	資金轉賬
monthly balance	每月結存
monthly payments	月支付額
monthly premium	月付保險金
more information (used for “learn more”)	欲知詳情
mortgage	房屋貸款
Mortgage broker	房屋貸款中介
mortgage credit	房屋貸款課稅抵付額
mortgage interest	房屋貸款利率
mortgage loan	房屋貸款
mortgage points	房屋貸款積點
mortgagee	抵押權人；承按人
mortgagor	抵押人；出押人；抵押借款人
multi-level marketing (MLM)	多層次銷售 (英文簡稱為 MLM)
mutual fund	共同基金
National Do Not Call Registry	國家嚴禁電話騷擾註冊系統 (National Do Not Call Registry)
National Flood Insurance Program (NFIP)	全國洪水保險計畫 (英文簡稱為 NFIP)
Naturalization Certificate	入籍證書
net earnings	淨收益；純利潤
net income	淨收入
net liabilities	淨負債；負債淨額
net profit	純利潤
newsletter fund	業務通訊專款，時事通訊資金
nominal value	面值
nonwork day	非工作日
notarization	公證
notary public	公證人

nursing care	護理
nursing home	養老院 (nursing home)
old age pension	養老金
older Adult(s)/older American/seniors	老年人
older American	老年人
origination	貸款初辦 (手續費) ; 貸款啟辦 (費)
out-of-network healthcare provider	網絡外醫療服務提供者
out-of-pocket limit	自付限額
outstanding balance	未付餘額
outstanding loan	未還貸款
overdraft [noun]	透支
overdrawn [adj]	透支
password	密碼
pay as you go basis	隨賺隨付為基礎
payable in advance	預先繳付
payment by installment	分期付款
payment plan	支付計劃
penalty for premature withdrawal	提前取款的罰金
penalty for underpayment	缺額付款的罰金
pension	養老金 ; 退休金
pension plan	養老金計劃 ; 退休金計劃
personal expenses	非商業支出 ; 個人支出
personal identification numbers	個人識別碼 (英文簡稱為 PIN)
phishing	偽冒電子郵件
Plan to Achieve Self-Support (PASS)	自給自足計劃 ( Plan to Achieve Self-Support )
please notify us	請通知我們
policy (insurance)	保險單
policy number	保險單號碼
policy period	保險期間
Ponzi schemes	龐氏騙局
portfolio	投資組合
postal money order	郵政匯票
power of attorney	授權書 ( power of attorney )
pre-approved	預先核准的 ; 預先批准的
premature withdrawal	提前取款

premium (insurance premium)	保險金
prepaid card	預付卡
prepayment	提前還款
prepayment penalty	提前償付貸款的罰金
pre-qualified	預先審定資格的
Pretax	稅前
primary insurance amount (PIA)	基本的保險金額（指達到正常退休年齡可領取的福利額）
principal (context: financial)	本金
principal (context: power of attorney)	委託人；主事人；當事人
principal place of business	主要營業地點
privacy policy	隱私政策
promissory note	期票；本票（promissory note）
proof of credit (for credit rating purposes)	（提供信用率的）信用證明，信譽（對於信譽等級分類目的）的證明
proof of identity	身份證明
property	財產
property improvement loan	物業修繕貸款
property tax	財產稅
property valuation	財產估值
pyramid selling	金字塔式推銷法
qualified	合格的；符合規定的
Qualified Medicare Beneficiaries (QMB)	合格的「聯邦醫療保險」受益人（英文簡稱為 QMB）
real estate	房地產
real estate salesman	房地產經紀人
receipts	收據
recover or recoup	賠償；償還
redlining	區域性借貸歧視
redeem a bond	兌現債券
refinancing	重新貸款
remittance transfer	匯款
remuneration	報酬
rent	租金 [noun]；出租 [as verb]
renter	出租者
repayment of principal	償還本金；還本

reportable income	應申報的收入
representative payee	代理收款人
residential property (home)	(自用)住宅不動產
residential rental property	出租房產
residents of long-term care facilities	長期醫療護理設施內接受護理的人員
retail installment sales contract	零售分期付款合同
retirees	退休者
retirement	退休
retirement income	退休收入
retirement income ceiling	退休收入的上限
retirement insurance	退休保險福利
retirement or pension plan	退休或退休金計劃
returned check	退票
reverse mortgage	反向抵押貸款 (reverse mortgage)
salary	薪金
sales tax	營業稅
savings account	定期存款帳戶
savings and loan	儲蓄與借貸協會
savings association	儲蓄協會
savings bond	儲蓄公債
scam artists	騙子
scammer	騙子
scams	騙局
school bonds	修繕或興建學校的公債
secured credit card	有擔保的信用卡
securities	證券
send money abroad	海外匯款
Senior Medicare Patrol (SMP) program	老年人醫療保健巡視計劃 (SMP 計劃)
senior(s)/older adults/older Americans	老年人
shareholder	股東
shares (stock)	股票
sheriff	警察
short sale	急售；短售；賣空 (short sale)
social security	社會安全；社會保險 (social security)
social security benefits	社會安全福利金
Social Security contribution	社會安全稅

social security number (SSN)	社會安全號碼（英文簡稱為 SSN）
Social Security Statement	社會安全收入報表
software	軟件
spam	垃圾郵件（spam）
Special Veteran's Benefits (SVB)	特殊的退伍軍人福利（Special Veteran's Benefits）
Specified Low Income Medicare Beneficiary (SLMB)	指定的低收入「聯邦醫療保險」受益人（Specified Low Income Medicare Beneficiary）
spoofing	欺騙
stagnation	經濟停滯；不景氣
state	州
State Children's Health Insurance Program (SCHIP)	州兒童健康保險計劃（英文簡稱為 SCHIP）
State Insurance Agency	州保險業管理局（State Insurance Agency）
stock dividends	股息
stocks	股票
student loan	學生貸款
submission (when a complaint is received by CFPB)	申訴提交
subprime loan	次級貸款（subprime loan）
supplemental security income (SSI)	社會安全生活補助金（英文簡稱為 SSI）
Supplementary Medical Insurance (SMI)	補充醫療保險（Supplementary Medical Insurance）
supporting documents	證明文件
surcharge	附加費；附加稅
sweepstakes	競彩（博彩的一種方式；sweepstakes）
tangible assets	有形資產
tangible personal property	私人動產；有形資產
tax benefit	稅益
tax bracket	稅率等級
tax counseling for the elderly	為老年人提供的稅務輔導
tax dispute	稅務爭議
tax evasion	漏稅；逃稅
tax exemption	免稅；免稅額
tax liability	納稅義務
tax payer	納稅人

tax rate	稅率
tax relief	稅款減免
tax return	報稅表；報稅單
tax withholding	薪資預扣
taxable	應納稅的
taxable income	應納稅收入
taxable investment accounts	應納稅投資帳戶
tax-exempt income	免稅收入
taxpayer identification number	納稅人報稅號碼（英文簡稱為 TIN）
Temporary Assistance for Needy Families (TANF)	困難家庭臨時協助（英文簡稱為 TANF）
terms and conditions	條款與條件
text message(s)	短信
third parties	第三方
third party liability	第三方的義務；第三方的責任
title	所有權
title service fees	產權轉移手續費
to dispute the response (for complaints)	對..... 回應提出質疑
to refer	參考
to your knowledge	據你所知
toll free	免費電話
Treasury bond	長期國庫債券
Treasury note	中期國庫債券
trust account	信託戶口；信託賬戶
trustees	受託人
tuition	學費
underpayment	支付不足
underwriter (securities)	（證券）承銷人；（證券）經營人
unjust practice	不正當行為
unpaid balance	未付清的餘額
untaxed (before taxes)	未徵稅的（稅前）
untaxed (tax free)	免稅的
VA fiduciary	退伍軍人事務部認定之受託人（VA fiduciary）
variable rate mortgage	浮息房貸
vehicle (or auto) loan	汽車貸款

veterans' benefits	退伍軍人福利
voice prompts	電話錄音提示
Wall Street	華爾街
web pages	網頁
website	網站
winnings	(賭博)所得
wire transfer	電匯
withdraw	現金提取
working day	工作日
working hours	工作時間
year to date	年初至今
yield to maturity (bonds)	到期收益
ZIP code	郵區編號