

Why Financial Literacy Matters

#				EXAMPLE
1	financial literacy <i>noun</i>	moliyaviy savodxonlik	финансовая грамотность	Financial literacy should be taught at school.
2	refer to <i>phrasal verb</i>	anglatmoq	означать	'Budget' refers to a plan for spending money.
3	knowledge <i>noun</i>	bilim	знания	My knowledge of economics is limited.
4	skill <i>noun</i>	ko'nikma	навык	Cooking is a useful life skill .
5	informed <i>adjective</i>	asosli, ma'lumotga asoslangan	обоснованный, осознанный	Read reviews so you can make an informed choice.
6	decision <i>noun</i>	qaror	решение	Don't make important decisions when you're tired.
7	money <i>noun</i>	pul	деньги	I'm trying to save money for a new laptop.
8	budget <i>verb</i>	byudjet tuzmoq, xarajatni rejalamoq	планировать бюджет	Students need to budget carefully.
9	wisely <i>adverb</i>	oqilona	разумно	Spend your money wisely .
10	importance <i>noun</i>	ahamiyat	важность	Never forget the importance of family.
11	formally <i>adverb</i>	rasmiy tarzda	официально	The new bridge was formally opened yesterday.
12	teach <i>verb</i>	o'qitmoq	преподавать	History is taught in Uzbek at our school.
13	trial and error <i>noun</i>	sinov va xato usuli	метод проб и ошибок	I learned to cook by trial and error .
14	element <i>noun</i>	unsur, qism	элемент	Trust is a key element of any friendship.
15	budgeting <i>noun</i>	byudjetni rejalashtirish	планирование бюджета	Budgeting helps you avoid debt.
16	debt <i>noun</i>	qarz	долг	He is still paying off his debt .
17	literate <i>adjective</i>	savodli	грамотный	Almost everyone in Uzbekistan is literate .
18	distinguish <i>verb</i>	farqlamoq	различать	Can you distinguish between the two sounds?
19	essential <i>adjective</i>	zarur	необходимый	Food and rent are essential costs.
20	optional <i>adjective</i>	ixtiyoriy	необязательный	Wearing a tie is optional .
21	means <i>noun</i>	imkoniyat, mablag'	средства, достаток	Try to live within your means .
22	interest <i>noun</i>	foiz (bank, kredit)	проценты (по кредиту/вкладу)	The bank pays 15% interest on savings.
23	crucial <i>adjective</i>	hal qiluvchi, juda muhim	решающий, крайне важный	Sleep is crucial before an exam.
24	borrow <i>verb</i>	qarzga olmoq	занимать, брать в долг	I had to borrow money from my brother.
25	mortgage <i>noun</i>	ipoteka	ипотека	They took out a mortgage to buy their flat.
26	charge <i>verb</i>	haq olmoq	взимать плату	The hotel charged us for breakfast.
27	originally <i>adverb</i>	dastlab	изначально	The building was originally a school.

28	in reverse <i>phrase</i>	teskari tartibda	наоборот, в обратном порядке	The same rule works in reverse .
29	savings <i>noun</i>	jamg'arma	сбережения	She spent all her savings on a trip to Japan.
30	interest-bearing <i>adjective</i>	foiz keltiradigan	процентный, приносящий доход	Put your money in an interest-bearing account.
31	compound interest <i>noun</i>	murakkab foiz	сложные проценты	Compound interest makes your savings grow faster over time.
32	retirement <i>noun</i>	nafaqaga chiqish	выход на пенсию	My grandfather enjoys his retirement .
33	emergency <i>noun</i>	favqulodda holat	чрезвычайная ситуация	Keep some cash for emergencies .
34	emergency fund <i>noun</i>	favqulodda jamg'arma	резервный фонд	An emergency fund should cover three months of expenses.
35	stressed <i>adjective</i>	asabiylashgan	в стрессе	Don't get stressed about small things.
36	curriculum (pl. curricula) <i>noun</i>	o'quv dasturi	учебная программа	Coding is now part of the school curriculum .
37	payslip <i>noun</i>	ish haqi varaqasi	расчётный листок	Check your payslip every month.
38	offer <i>noun</i>	taklif	предложение	Compare different loan offers before you decide.
39	attention <i>noun</i>	e'tibor	внимание	The issue deserves more attention .
40	major <i>adjective</i>	muhim, katta	крупный, важный	Buying a house is a major decision.

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