



Glossary

A

- ability.** Skill that you have developed and improved. (2)
- acne.** Disorder caused by inflammation of the skin glands and hair follicles. (10)
- active listening.** Hearing a message and responding to improve mutual understanding. (9)
- advance placement (AP).** Program in which students may earn college credit by obtaining a certain score on the national advanced placement examination. (5)
- agenda.** List of activities that will occur or topics to be discussed during a meeting. (11)
- alternative.** Choice or option. (4)
- Americans with Disabilities Act (ADA).** Law that prohibits employers from discriminating against people with a disability. (15)
- apprenticeship.** Program in which a student receives on-the-job training under the direction of a skilled worker and related classroom instruction. (5)
- aptitude.** Natural talent and the potential to learn easily and quickly. (2)
- argumentative.** Prone to disagree or create controversy. (6)
- Armed Services Vocational Aptitude Battery (ASVAB).** Test used by the military to identify and determine a person's occupational interests and career goals. (5)
- articulated course.** Classes offered at a high school that a college has agreed to accept as meeting its degree requirements. (5)
- associate degree.** Academic title granted after completing a two-year college program. (5)
- attitude.** How an individual reacts to a situation. (2)

B

- bachelor degree.** Academic title granted after completion of a four-year program at a college or university. (5)
- balanced diet.** Intake of food that supplies all the nutrients in the needed amounts to maintain good health. (10)

blog. Website where an individual posts topics and opinions. (8)

body language. Form of nonverbal communication in which a message is sent using body movements, posture, and facial expressions. (9)

brainstorming. Freely offering ideas or suggestions that relate to a problem or issue. (6)

budget. Plan for the use or management of money. (18)

bullying. Repeated aggressive behavior toward those perceived to be weak. (6)

business letter. Formal written message that is typically sent by mail. (9)

Business Professionals of America (BPA). Organization for students enrolled in business and information technology programs. (11)

C

career. Series of steps or occupations, usually in the same or related fields, that you take to advance in your chosen field of work. (1)

career and technical education program. Series of courses that teaches students the skills necessary for entry-level employment and the technical skills for certain jobs. (5)

Career and Technical Student Organization (CTSO). School group that helps students learn more about certain occupational areas. (11)

career cluster. Group of occupations in a career area. (4)

career ladder. Sequence of work in a career field, from entry to advanced levels. (1)

career path. Plan you will follow to reach your career goal. (4)

career plan. List of steps needed to reach a career goal. (4)

cashier's check. Written order for payment of funds drawn by a bank on its own funds. (17)

certified check. Written order for payment of funds from a bank account for which the bank guarantees payment. (17)

check. Written order that instructs a bank to take money from a bank account and transfer it to another party. (17)

collateral. Something of value held by a lending institution in case you fail to repay. (18)

compromise. Giving something up to help resolve a conflict. (6)

concentrate. To focus your attention and effort. (12)

concise. Brief and to the point while containing all the needed information. (14)

conflict. Disagreement or hostile situation resulting from opposing views. (6)

constructive criticism. Remarks or suggestion for improvement. (6)

cooperative education. Arrangement between schools and places of employment that allows students to receive on-the-job training through part-time work. (5)

cooperative education. Program that allows students to receive on-the-job training through part-time work. (3)

copyright. Exclusive right to copy, license, sell, or distribute material. (8)

cost of living. Amount of money needed for rent, food, travel, and other everyday expenses. (3)

credit line. Maximum amount that can be charged. (18)

credit rating. Estimate of how likely a borrower is to pay his or her other bills on time. (18)

creditworthiness. Judgment about a borrower's ability to repay the amount borrowed. (18)

critical thinking. Gathering and analyzing facts and drawing a conclusion based on the information. (5)

cyberbullying. Online posting of information about a person with the intent to cause that person harm or pain. (8)

D

data. Factual information, such as statistics and test results. (8)

debit card. Card issued by a bank that can be used to make purchases, pay bills, and withdraw cash from ATMs. (17)

DECA. Association for students interested in marketing. (11)

decimal. Type of fraction where the denominator is a multiple of 10. (8)

decision. Choice or a judgment. (4)

decision-making process. Seven-step guide for making choices or judgments based on careful thinking and planning. (4)

deductible. Amount of money the policyholder pays as part of an insurance claim. (18)

deduction. Amount of money deducted from gross pay. (16)

demographics. Characteristics or makeup of a population. (1)

dependable. Reliable. (15)

dependent. Person who relies on another for financial support, such as a child or nonworking adult. (16)

deposit slip. Document used to record money being placed into a bank account. (17)

disability. Temporary or permanent physical or mental condition that prevents a person from working. (7)

disability insurance. Type of insurance that provides for people who become unable to work due to serious illness or injury. (18)

discrimination. Treatment of an individual or group of people differently from how others are treated. (15)

dismissal. Being fired from a job. (7)

distraction. Something that prevents you from focusing fully on the task at hand. (12)

diversity. State of having variety or a range of different things or characteristics. (1)

doctoral degree. Academic title requiring three years of study beyond a bachelor degree. (5)

dress code. Set of rules that individuals must follow regarding clothing and general appearance. (10)

drug screening. Administering a test that can reveal the presence of drugs in a person's body. (10)

E

education. Gaining knowledge to live and work in today's society. (3)

e-filing. Method of submitting your tax return electronically. (16)

electronic funds transfer (EFT). Deposit or withdrawal of funds using a computer network instead of paper forms. (17)

e-mail. System for sending messages from one device to another over an electronic network. (8)

employment advertisement. Job posting that can appear in a newspaper, on a website, or in other places a job seeker might look. (13)

endorse. To sign your name on the back of a check that is written to you. (17)

entrepreneur. Person who starts a business. (3)

entrepreneurship. Taking on the risks and responsibilities of starting a business. (3)

Equal Employment Opportunity Act. Law that makes discrimination in the workplace illegal when it is based on race, color, religion, sex, or national origin. (15)

Equal Pay Act. Law that prohibits an employer from paying an employee a wage that is lower than that of another employee doing the same job. (15)

ergonomics. Science of adapting the workstation to fit the needs of the worker and lessen the chance of injury. (7)

ethics. System of standards of conduct and values for a person or group. (15)

etiquette. Art of using good manners in any situation. (9)

evacuate. To empty or vacate a place in an organized manner. (7)

F

facilitate. To make easier or provide support for doing something. (6)

Fair Labor Standards Act (FLSA). Federal law that establishes minimum wage, overtime pay, recordkeeping, and youth employment standards. (7)

fair use doctrine. Provision of US copyright law that allows exceptions to copyright in certain situations. (8)

Family, Career and Community Leaders of America (FCCLA). Organization for students with an interest in family and consumer sciences. (11)

family-friendly program. Workplace structure that helps workers handle the demands of work and family responsibilities. (1)

feedback. Return of information to the sender by the receiver trying to understand the message. (9)

financial institution. Business or organization that provides money-related services. (17)

financially capable. Understanding the basics of finance. (18)

fire triangle. Symbol that represents the three elements required for a fire: oxygen, fuel, and heat. (7)

first aid. Temporary treatment given in the event of an accident or illness before proper medical help arrives. (7)

fixed expense. Set amount of money due on a set date. (18)

flammable liquid. Liquid that can easily ignite and burn rapidly. (7)

flexible expenses. Expenditures that vary in amount. (18)

flextime. Work schedule that permits flexibility in work hours. (1)

follow-up letter. Brief message written in business form to thank the interviewer for the interview. (14)

Form W-2. Document that states how much an individual was paid by an employer and how much of that income was withheld for taxes. (16)

Form W-4. Document used to help determine how much of your pay should be withheld for taxes. (16)

fraction. One or more part of a whole. (8)

fringe benefit. Form of compensation received in addition to salary or wages. (3)

Future Business Leaders of America–Phi Beta Lambda (FBLA-PBL). Organization for students interested in business careers. (11)

Future Educators Association (FEA). Organization for students interested in exploring a teaching career. (11)

G

global economy. Financial interconnection among the countries of the world. (1)

globalization. Integration of markets, technology, and resources between the economies of nations. (1)

goal. Aim or target a person tries to reach or achieve. (4)

gossip. Repeating personal information about another person. (6)

graduate degree. Academic title granted after completion of a course of study beyond a bachelor degree. (5)

grapevine. Network of people who share informal and unofficial information. (6)

grooming. People take to care for themselves and appear clean, neat, and well dressed. (10)

gross pay. Total amount of money earned during a pay period. (16)

grounded. Connected to the earth to prevent an electrical shock. (7)

H

hacking. Breaching security measures to access a computer or network system. (8)

harassment. Behavior that is meant to upset or disturb another person. (15)

harassment. Doing or saying things that make people feel different or uncomfortable. (6)

health maintenance organization (HMO). Type of managed health care plan through which doctors and other medical professionals offer their services for a set fee. (18)

Health Occupations Students of America (HOSA). Organization for students interested in health occupations. (11)

human resources department. Team within an organization that finds, screens, and processes new employees and makes sure work rules are followed. (14)

I

identity theft. Use of another person's personal information, such as name, Social Security number, or credit card number, without permission to commit fraud or other crimes. (18)

identity. Sum of traits that distinguish you as an individual. (1)

implement. To put a plan into action. (4)

impulse decision. Choice or judgment made quickly without much thought. (4)

income. Money received for doing a job or from a return on an investment. (1)

income tax. Charge the government levies on most forms of earnings. (16)

industry certification. Examination developed by a specific industry to measure a person's level of expertise in that subject area. (5)

information technology (IT). Creation and support of computer-based systems, software, and networking for sharing and processing data. (8)

in-person interview. Face-to-face meeting between an employer and a job applicant. (14)

insurance policy. Legal contract that describes your rights and responsibilities as well as those of the insurance company. (18)

interest. Idea, subject, or activity a person enjoys. (2)

interest. Money paid to you for allowing a financial institution to have and use your money. (17)

intern. Student who works in a temporary position with an emphasis on job training. (5)

Internal Revenue Service (IRS). Federal government agency that enforces the tax laws and collects taxes. (16)

International Baccalaureate Diploma Program (IB). Program of study that allows students to meet the admissions requirements of international universities. (5)

internship. Occupational training program during which a person works at a job, learning skills, and gaining experience. (3)

interruption. Something that distracts or stops a person from continuing what he or she is doing. (12)

interview. Discussion between an employer and a job applicant. (14)

interviewee. Job applicant. (14)

interviewer. Employer or other person who conducts an interview. (14)

J

job. Work done, usually to earn money while pursuing an interesting career. (1)

job description. Document that details the tasks an employee is to perform for a particular position. (14)

job fair. Event at which job seekers can meet with representatives from companies that have job openings. (13)

job lead. Information about an open employment position. (13)

job shadowing. Accompanying a worker on his or her job for a short period. (3)

job termination. End of employment or the loss of a job. (15)

L

leader. A leader is a person who influences the actions of others. (11)

leadership. Ability to direct others on a course or down a path. (11)

learning style. Way a person takes in information and processes it. (2)

lease. Written rental agreement. (18)

life insurance. Agreement to pay money to a beneficiary upon the death of the insured. (18)

lifestyle. Way of life as characterized by a person's activities, attitudes, possessions, and manner of living. (1)

M

- major.** Area of study in which a student specializes. (5)
- master degree.** Academic title granted after one to two years of study beyond a bachelor degree. (5)
- Medicare.** Form of hospital and medical insurance for individuals over age 65 and some younger people with certain disabilities. (18)
- memo.** Informal written message used to communicate within a company or organization. (9)
- mentor.** Person who provides his or her expertise in order to help less-experienced workers advance in their careers, enhance their education, and build networks. (15)
- metric system.** Decimal system of weights and measures. (8)
- microblog.** Blog posting with a limited numbers of characters. (8)
- money market account.** Type of savings account that typically pays a higher interest rate than regular savings accounts. (17)
- money order.** Document that authorizes payment of a certain amount of money to a certain party. (17)
- MyPlate.** Food and nutrition guide developed by the US Department of Agriculture. (10)

N

- National FFA Organization (FFA).** Organization for students preparing to enter careers in agriculture, agribusiness, and agricultural science. (11)
- need.** Something required to live. (1)
- net pay.** Amount of money left after all deductions are taken from gross pay. (16)
- netiquette.** Set of guidelines for appropriate behavior on the Internet. (9)
- networking.** Building a pool of professional and personal contacts. (8)
- networking.** Developing relationships with people with whom information can be shared or exchanged. (13)
- nonverbal communication.** Sending and receiving of messages without the use of words. (9)
- nutrient.** Chemical substance in foods that nourishes the body. (10)

O

- occupation.** Employment that requires related skills and experiences. (1)
- Occupational Safety and Health Act (OSHA).** Federal law that calls for safe and healthy working conditions. (7)
- orientation program.** Meeting or presentation that tells new employees about the company, its policies and procedures, or a particular job. (14)
- outsourcing.** Practice of one company contracting with another person or company to do work rather than having company employees do the work. (1)
- overdraw.** To write a check for more money than is in your account. (17)

P

- parliamentary procedure.** Orderly way of conducting a meeting and discussing group business. (11)
- patent.** Grant made by the US government that gives a person or company the right to be the sole producer of a product for a period of time. (8)
- pay period.** Length of time for which an employee's wages are calculated. (16)
- penalty.** Loss or hardship due to some action. (15)
- percentage.** Number of parts per 100. (8)
- personal program of study.** Tool used to map out the coursework and other activities required to meet a career or academic goal. (4)
- personality.** Group of traits that makes each person unique. (2)
- physical fitness.** Ability of the body to perform efficiently. (10)
- piecework.** Type of job in which a person is paid based on the number of units produced or actions performed. (15)
- plagiarism.** Using someone's words or ideas as one's own without attribution or credit. (8)
- portfolio.** Selection of materials that you can use to document your skills, talents, or accomplishments over a period of time. (13)
- preferred provider organization (PPO).** Organization of doctors or hospitals that provides health care services at a reduced fee. (18)
- premium.** Amount of money a policyholder pays for insurance. (18)
- priority.** Task or issue you consider highly important. (12)

private employment agency. Business that helps people find jobs. (13)

privilege. Right that is given as a benefit or favor. (15)

procrastination. Delaying decisions or activities. (12)

professional networking site. Location on the Internet designed specifically for people who are seeking to expand their career networks. (13)

promotion. Move to a higher position that has increased job responsibilities and requires increased skills and knowledge. (3)

property insurance. Type of insurance that protects possessions against fire, theft, or other types of loss. (18)

public employment service. State or federal program that helps people find jobs in government, industry, and other areas. (13)

punctual. On time. (15)

R

receiver. Person receiving a message. (9)

reference. Person who knows you and can tell a potential employer or others about your character, traits, skills, education, or experience. (13)

report. Document used to present information in a clear and concise manner. (9)

reprimand. Severe or formal expression of disapproval. (15)

resource. Anything a person can use to help reach a goal. (2)

résumé. Document that describes your education, work experience, and other qualifications for work. (13)

ridicule. To make fun of or to mock. (6)

Robert's Rules of Order. Most common reference used in parliamentary procedure. (11)

routine decision. Choice or judgment made often. (4)

rumor. Information that passes from one person to another without proof of accuracy. (6)

S

sarcasm. Cutting remark meant to show negative feelings about a person or situation. (6)

search engine. Website that can be used to search the Internet for information. (8)

security deposit. Money given to the owner upfront. (18)

self-assessment inventory. Instrument that evaluates an individual's personal information to help him or her make career decisions. (2)

self-concept. Recognition by an individual of both the strengths and weaknesses he or she possesses. (2)

self-sufficient. Being independent or able to get along without help. (1)

sender. Person sending a message. (9)

service. Nonmaterial assistance for which people are willing to pay. (1)

sexual harassment. Unwelcome sexual advances or other behavior of a sexual nature. (15)

skill. Ability that results from education and training. (3)

SkillsUSA. Organization that provides educational experiences that help students develop leadership, teamwork, citizenship, and character. (11)

smartphone. Mobile telephone that has computing capability and Internet connectivity. (8)

social media. Online tools used to publish and share information between individuals or groups of individuals. (8)

social networking site. Location on the Internet designed to help you share information and build relationships with others. (13)

Social Security tax. Amount based on earnings that must be paid to the federal government to help fund certain programs. (16)

software piracy. Illegal copying or downloading of software. (8)

spreadsheet. Computer application used to help analyze data. (12)

stress. Feeling of tension, strain, or pressure. (10)

study skills. Strategies a person applies to learning new material. (12)

summarize. To record the main ideas of a message in a concise manner. (12)

T

tax. Fee imposed by a government to provide for the needs of its citizens. (16)

teamwork. Two or more people working toward a common goal. (6)

Technology Student Association (TSA). Organization for students taking technology courses. (11)

teleconferencing. Talking by telephone with multiple people in multiple places at the same time. (9)

telephone etiquette. Using good manners when handling telephone calls. (9)

telephone interview. A telephone interview is a telephone conversation between a company representative and a job applicant. (14)

time log. Written record of a person's use of time. (12)

time management. Planning how to use your time. (12)

trade-off. Exchange. (4)

training. Applying knowledge through practice. (3)

trait. Noteworthy characteristic a person possesses. (3)

U

uniform. Specific kind of clothing worn to identify a person as part of a group or for safety reasons. (10)

US savings bond. Certificate of debt issued by the federal government. (17)

utilities. Basic services such as electricity, water, telephone, and Internet access. (18)

V

value. Belief, idea, or conviction that is important to a person. (2)

verbal communication. Sending messages using words. (9)

videoconferencing. Talking with and seeing other people by way of two-way video and audio transmissions. (9)

W

want. Something desired that is not essential to live. (1)

work. An effort to produce or accomplish something. (1)

workers' compensation. Insurance against work-related accidents. (7)