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Glossary of Terms

Margin - Margin occurs when an investor buys an asset by borrowing the balance from a broker. Buying on margin refers to the initial payment made to the broker for the asset; the investor uses the marginable securities in their brokerage account as collateral. <https://www.investopedia.com/terms/m/margin.asp>

Leverage - The use of debt (borrowed funds) to amplify returns from an investment or project. <https://www.investopedia.com/terms/l/leverage.asp>

HSA - A tax-advantaged account that allows people to save for medical expenses that are not reimbursed by their high-deductible health plans. <https://www.investopedia.com/terms/h/hsa.asp>

IRA - A retirement savings accounts with *(Pre-tax) advantages. <https://www.investopedia.com/terms/i/ira.asp>

Roth IRA - A special retirement account where you pay taxes on money going into your account, and then all future withdrawals are tax-free. <https://www.investopedia.com/terms/r/rothira.asp>

401(k) - A company-sponsored retirement account that employees can contribute to. Employers may also make matching contributions. <https://www.investopedia.com/terms/1/401kplan.asp>

1031 Exchange - A 1031 exchange allows real estate investors to swap one investment property for another and defer capital gains taxes if specific rules of the Section 1031 U.S. tax code are met. <https://www.investopedia.com/financial-edge/0110/10-things-to-know-about-1031-exchanges.aspx>

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