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Buzzwords

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BUZZWORDS

Jargon that will keep you going through the year

By Evan D. Poff

1 BLOCKCHAIN

A way of storing data that provides users with a decentralized, anonymous, reliable transaction ledger. This enables users to have a public record of the ownership of resources such as Bitcoin such that others cannot falsify or hide previous transactions. Other applications may include collaborative legal documents that stay up to date and identity verification methods.

2 CRYPTOCURRENCY

An alternative form of currency protected through cryptography. Cryptocurrencies like Bitcoin are based on technologies such as blockchain and are intended to avoid the downsides, such as “double-spending,” that other online payment methods suffer from.

3 WORK-LIFE INTEGRATION

A view of work-life balance where work is not separated from the rest of life. Many millennials today acknowledge that it is almost no longer an option to “disconnect” completely from work while at home: Technology keeps roles such as “parent” and “employee” an integrated part of each other, the “balance” being not how much time one spends working compared to other aspects of life but rather the degree to which one makes all of his or her responsibilities interconnected.

4 PASSIVE EQUITIES

Stocks and other ownerships that are used in a passive investment strategy. Whereas active investors try to capitalize on fluctuating rates and trends, passive investors focus on the long-term gains acquired by avoiding trading fees incurred with active investments. Curious how well this works? See how Warren Buffett fared using passive equities in his bet against the hedge fund industry.

5 RISK-ADJUSTED RETURNS

A measure of return on investment that observes how much a fixed increase in risk is likely to increase returns. For identical returns, lower levels of investment risk yield better scores because, for that investment, less risk was required per dollar of return.

Notes

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