17. **Time Value of Money (TVM)**: The concept that a sum of money is worth more now than the same sum in the future due to its earning potential.
18. **Net Present Value (NPV)**: The value of a series of cash flows, discounted to the present.
19. **Internal Rate of Return (IRR)**: The discount rate that makes the net present value of an investment zero.
20. **Foreign Exchange (Forex)**: The market where currencies are traded.
21. **Credit Default Swap (CDS)**: A financial derivative that functions as a form of insurance against default by a borrower.
22. **Sovereign Debt**: Debt issued by a national government.
23. **Equity**: Ownership interest in a corporation, represented by stock.
24. **Risk Premium**: The extra return expected for taking on risk, over and above the risk-free rate.
25. **Interest Rate Parity**: The theory that the difference in interest rates between two countries is equal to the difference between the forward and spot exchange rates.

K. Health Economics Terms

1. **Cost-Benefit Analysis (CBA)**: A method used to evaluate the total costs and benefits associated with a healthcare intervention.
2. **Cost-Effectiveness Analysis (CEA)**: A technique that compares the relative costs and outcomes (effects) of different courses of action.
3. **Cost-Utility Analysis (CUA)**: A form of cost-effectiveness analysis that incorporates quality-adjusted life years (QALYs) as a measure of effectiveness.
4. **Health Production Function**: A model that illustrates how various inputs (e.g., healthcare, lifestyle, environment) produce health outcomes.
5. **Quality-Adjusted Life Year (QALY)**: A measure of the value of health outcomes, combining length and quality of life.

20. **Health Technology Assessment (HTA)**: A process that systematically evaluates the properties, effects, and impacts of health technology.

L. Industrial Organization Terms

1. **Market Structure**: The organizational and other characteristics of a market, such as the level of competition (e.g., monopoly, oligopoly, monopolistic competition, perfect competition).
2. **Monopoly Power**: The ability of a firm to set prices above competitive levels due to the lack of competition.
3. **Oligopoly**: A market structure with a few large firms dominating the market, often leading to collusive behavior.
4. **Barriers to Entry**: Factors that prevent or hinder new firms from entering a market.
5. **Natural Monopoly**: A market situation where a single firm can supply the entire market at a lower cost than multiple firms could.
6. **Price Discrimination**: The practice of charging different prices to different customers for the same product, based on their willingness to pay.
7. **Cartel**: A group of firms that collude to control prices and limit competition, often in violation of antitrust laws.
8. **Antitrust Laws**: Regulations designed to promote competition and prevent monopolies.
9. **Horizontal Integration**: The acquisition of a business operating at the same level of the value chain in similar or different industries.
10. **Vertical Integration**: The combination of companies that operate at different stages of the production process.
11. **Contestable Market**: A market where entry and exit are easy, making it competitive despite the small number of firms.
12. **Merger**: The combination of two or more firms to form a single entity.
13. **Acquisition**: The purchase of one company by another.