HR and Business Acronyms

An acronym is a term formed from the initial letter or letters of each of the major parts of a compound term. Following is a table containing common acronyms related to Human Resources and general business. Every effort will be made to continuously monitor and update the acronyms to ensure that new acronyms are incorporated as they emerge.

A

AA
1.) Affirmative Action  2.) Adverse Action

AACU
American Association of Colleges and Universities

AAO
Affirmative Action Office

AAP
Affirmative Action Plan

AAR
Average Annual Return

AARP
American Association of Retired Persons

ABF
Asset Based Financing

ABM
Activity Based Management

ABMS
Activities Based Management System

ABS
Asset Backed Security

ACH
Automated Clearing House

AD & D
Accidental Death and Dismemberment

ADA
Americans with Disabilities Act

ADEA
Age Discrimination and Employment Act

ADL
Activities of Daily Living

**ADP**
Automatic Data Processing

**ADR**
Alternative Dispute Resolution

**AE**
Account Executive

**AED**
United Arab Emirates

**AFL-CIO**
American Federation of Labor and Congress of Industrial Organizations

**AFSCME**
American Federation of State, County and Municipal Employers

**AJB**
Americas Job Bank

**ALC**
Alien Labor Certification

**ALEX**
Automated Labor Exchange

**ALJ**
Administrative Law Judge

**ALM**
Asset Liability Management

**AM**
Asset Management

**AMA**

1.) American Management Association
2.) American Medical Association

**AMPS**
Auction Market Preferred Stock

**ANSI**
American National Standards Institute

**AP**
Accounts Payable

**AR**
Accounts Receivable

**APB**
Accounting Principles Board
**APR**
Annual Percentage Rate

**APV**
Adjusted Present Value

**APY**
Annual Percentage Yield

**ASAE**
American Society of Association Executives

**ASB**
Accounting Standards Board

**ASHHRA**
American Society for Healthcare Human Resources Administration

**ASME**
American Society of Mechanical Engineers

**ASSE**
American Society of Safety Engineers

**ATB**
Accountants Trial Balance

**ASTD**
American Society for Training and Development

**ATO**
1.) Administrative Time Off 2.) Asset Turnover

**ATOI**
After Tax Operating Income

**ATU**
Annual Tax Unit

**AWL**
Actual Wage Loss

**AWOL**
Absent Without Leave

**AWW**
Average Weekly Wage
B

B2B
Business to Business

B2C
Business to Consumer

B.A.
Bachelor of Arts

BAT
Bureau of Apprenticeship and Training

BB
Base Benefits

BBB
Better Business Bureau

BCP
Business Continuity Plan

BCR
Benefit/Cost Ratio

B.S.
Bachelor of Science

BIA
Business Impact Analysis

BIW
Bi-Weekly

BFOQ or BOQ
Bona Fide Occupational Qualification

BLBA
Black Lunch Benefits Act

BLS
Bureau of Labor Statistics

BNA
Bureau of National Affairs

BOD
Board of Directors

BOT
Board of Trustees

**BPA**
Blanket Purchase Agreement

**BRB**
Benefit Review Board

**BU**
Bargaining Unit
C

C & B
Compensation and Benefits

C & P
Compensation and Pension

C2C
Customer to Customer

CAA
Congressional Accountability Act

CAE
Certified Association Executive

CAFTA
Central American Free Trade Agreement

CAI
Computer Assisted Instruction

CAO
Chief Administrative Officer

CAPEX
Capital Expenditures

CASB
Cost Accounting Standards Board

CBA
Controlled Business Arrangement

CBO
Congressional Budget Office

CBT
Computer Based Testing

CC
Civil Code

CCH
Commerce Clearing House

CCHR
Canadian Council on Human Resources

CCI
Consumer Confidence Index
CCL
Center for Creative Leadership

CCP
Certified Compensation Professional

CCPA
Consumer Credit Protection Act

CDC
Center for Disease Control

CDL
Commercial Driver's License

CEA
1.) Commodity Exchange Authority 2.) Certificate of Educational Achievement

CEBS
Certified Employee Benefits Specialist

CEO
Chief Executive Officer

CEPS
Cash Earnings Per Share

CEU
Continuing Education Unit

CFAT
Cash Flow After Taxes

CFO
Chief Financial/Fiscal Officer

CFR
Code of Federal Regulations

CGQ
Corporate Governance Quotient

CGT
Capital Gains Tax

CHRC
1.) Canadian Human Rights Commission 2.) Criminal History Records Check

CHRO
Chief Human Resource Officer

CIO
1.) Chief Investment Officer 2.) Chief Information Officer

CISO
Chief Information Security Officer
CMA
Certified Management Accountant

CMO
Chief Marketing Officer

CO
Compliance Officer

COB
Close of Business

COBRA
Consolidated Omnibus Budget Reconciliation Act

COL
Cost of Living

COLA
Cost of Living Adjustment

COO
Chief Operating/Operations Officer

CPA
Certified Public Accountant

CPE
Continuing Professional Education

CPG
Consumer Packaged Goods

CPHR
California Professional in Human Resources Certification

CPI
Consumer Price Index

CPI-U
Consumer Price Index for All Urban Consumers

CPI-W
Consumer Price Index for Urban Wage Earners and Clerical Workers

CRM
1.) Client Relationship Management 2.) Customer Relationship Management 3.) Credit Risk Management

CROGI
Cash Return on Gross Investment

CSHO
Compliance Safety and Health Officer
D

**D & O**
Directors and Officers

**DB**
Defined Benefit

**DBPP**
Defined Benefit Pension Plan

**DBA**
1.) Davis-Bacon  2.) Doing Business As

**DC**
Defined Contribution

**DCA**
Dollar Cost Averaging

**DCAA**
Defense Contract Audit Agency

**DCF**
Discounted Cash Flow

**DCPP**
Defined Contribution Pension Plan

**DCAP**
Dependent Care Assistance Program

**DEFRA**
Deficit Reduction Act

**DFA**
Department of Finance and Administration

**DFEH**
Department of Fair Employment and Housing

**DINKS**
Dual Income No Kids

**DJIA**
Dow Jones Industrial Average

**DRIP**
Dividend Reinvestment Plan

**DRP**
Disaster Recovery Plan

**DSI**
Discretionary Salary Increase

**DSPP**
Direct Stock Purchase Plan

**DOB**
Date of Birth

**DOC**
U.S. Department of Commerce

**DOD**
U.S. Department of Defense

**DOI**
Date of Injury

**DOL**
U.S. Department of Labor

**DOLETA**
Department of Labor Employment and Training Administration

**DOT**
1.) Dictionary of Occupational Titles 2.) U.S. Department of Transportation

**DTI**
Department of Trade and Industry

**DVOP**
Disabled Veterans Outreach Program

**DW**
Dislocated Worker

**DWC**
Division of Worker’s Compensation
E

**EAC**
Employee Advisory Committee

**EAP**
Employee Assistance Program

**EAPA**
Employee Assistance Professionals Association

**EB**
Extended Benefits

**EBO**
Employee Buyout

**EBRI**
Employee Benefits Research Institute

**EBS**
Employee Benefits Security

**EBSA**
Employee Benefit Security Administration

**EBT**
Earnings Before Tax

**ECI**
Employment Cost Index

**ECOA**
Equal Credit Opportunity Act

**EDA**
Economically Depressed Area

**EDI**
Electronic Date Interchange

**EDP**
1.) Electronic Data Processing  2.) Employee Development Plan

**EE**
Employee

**EEO**
Equal Employment Opportunity

**EEOC**
Equal Employment Opportunity Commission

**EEOICPA**
Energy Employee Occupational Illness Compensation Program Act

**EFT**
Electronic Funds Transfer

**EFTA**
European Free Trade Area

**EGTRRA**
Economic Growth and Tax Relief Reconciliation Act

**EIC**
Earned Income Tax Credit

**EIN**
Employer Identification Number

**EMT**
Executive Management Team

**EOB**
Explanation of Benefits

**EOD**
End of Day

**EOI**
Evidence of Insurability

**EOY**
End of Year

**E.O.**
Executive Order

**EPA**
1.) Equal Pay Act 2.) Environmental Protection Agency

**EPLI**
Employment Practices Liability Insurance

**EPPA**
Employee Polygraph Protection Act

**EPS**
Earnings Per Share

**ERCI**
Employee Relocation Council Institute

**ERISA**
Employee Retirement Income Security Act

**ERTA**
Economic Recovery Tax Act
**ESA**  
Employment Standards Administration

**ESL**  
English as a Second Language

**ESO**  
Employee Stock Option

**ESOP**  
Employee Stock Option Plan

**ESOT**  
Employee Stock Ownership and Trust

**ESP**  
Exchange Stock Portfolio

**ESS**  
Employee Self-Service

**ETA**  
Employment and Training Administration

**EU**  
European Union

**EV**  
Enterprise Value

**EVA**  
Economic Value Added

**EVM**  
Earned Value Management
F

FAA  Federal Aviation Administration

FAAS  Financial Assurance and Accountability Standards

FACT  Fair and Accurate Credit Transactions Act

FAQ  Frequently Asked Questions

FAS  Financial Accounting Standards

FASAB  Financial Accounting Standards Advisory Board

FASAC  Financial Accounting Standards Advisory Committee

FASB  Financial Accounting Standards Board

FCCPA  Federal Consumer Credit Protection Act

FCC  Federal Communications Commission

FDA  Food and Drug Administration

FDCPA  Fair Debt Collection Practices Act

FDIC  Federal Deposit Insurance Corporation

FEA  Fair Employment Act

FECA  Federal Employer’s Compensation Act

FEIN  Federal Employment Identification Number

FELA  Federal Employment Liability Act

FEMA
Federal Emergency Management Agency

**FEP**
Fair Employment Practice

**FERS**
Federal Employees Retirement System

**FCRA**
Fair Credit Reporting Act

**FFY**
Federal Fiscal Year

**FHA**
Federal Housing Administration

**FICA**
Federal Insurance Contributions Act

**FICCO**
Fair Issac Credit Organization

**FIE**
Foreign Invested Enterprise

**FIFO**
First In First Out

**FLC**
Foreign Labor Certification

**FLSA**
Fair Labor Standards Act

**FMLA**
Family Medical Leave Act

**FMSHA**
Federal Mine and Safety Health Act

**FMV**
Fair Market Value

**FOIA**
Freedom of Information Act

**FOM**
Field Operations Manual

**FOREX**
Foreign Exchange

**FR**
Federal Register
**FRA**
Federal Reserve Act

**FRB**
Federal Reserve Board

**FROI**
First Report of Injury

**FRS**
Financial Reporting Standards

**FSA**
Flexible Spending Account

**FSB**
Fortune Small Business

**FSET**
Federal State Employment Tax

**FSLMRA**
Federal Service Labor-Management Relations Act

**FT**
Full-Time

**FTA**
Free Trade Agreement

**FTC**
Federal Trade Commission

**FTD**
Federal Tax Deposit

**FTE**
Full Time Equivalent

**FTP**
File Transfer Protocol

**FUA**
Federal Unemployment Account

**FUTA**
Federal Unemployment Tax ACT

**FY**
Fiscal Year

**G**

**GAAC**
Government Accounting and Auditing Committee

**GAAFR**
Governmental Accounting, Auditing, and Financial Reporting

**GAAP**
Generally Accepted Accounting Principles

**GAAS**
Generally Accepted Auditing Standards

**GAGAS**
Generally Accepted Government Accounting Standards

**GAO**
General Accounting Office

**GAS**
Governmental Accounting Standards

**GASB**
Governmental Accounting Standards Board

**GATB**
General Aptitude Test Battery

**GATT**
General Agreement on Tariffs and Trade

**GDP**
Gross Domestic Product

**GED**
General Equivalency Diploma

**GIC**
Guaranteed Investment Contract

**GICS**
Global Industry Classification Standards

**GIF**
Guaranteed Investment Fund

**GINA**
Genetic Information Nondiscrimination Act

**GIPS**
Global Investment Policy Standard

**GIS**
Geographic Information System

**GL**
1.) General Ledger 2.) General Liability
**GLB**
Gramm-Leach-Bliley Act

**GLSO**
Group Legal Services Organization

**GM**
Gross Margin

**GNP**
Gross National Product

**GPHR**
Global Professional in Human Resources Certification

**GPROI**
Gross Profit Return on Investment

**GPS**
Global Positioning System

**GR**
General Revenue

**GSI**
General Salary Increase

**GTL**
Group Term Life Insurance.
HAZMAT
Hazardous Material

HB
House Bill

HC
Human Capital

HCE
Highly Compensated Employee

HCFA
Health Care Financing Administration

HCIP
Harmonized Index of Consumer Pricing

HCO
Health Care Organization

HCM
Human Capital Management

HCTC
Health Coverage Tax Credit

HCSA
Health Care Spending Account

HHS
Department of Health and Human Services

HIPPA
Health Insurance Portability and Accountability Act

HMO
Health Maintenance Organizations

HR
Human Resources

HRA
Health Reimbursement Account

HRCI
Human Resource Certification Institute

HRD
Human Resources Development

HRIS
Human Resources Information System

**HRM**
Human Resources Management

**HRMS**
Human Resource Management System

**HRLY**
Hourly

**HROD**
Human Resources and Organizational Development

**HSA**
Health Savings Account

**HTML**
Hypertext Markup Language

**HUD**
U.S. Department of Housing and Urban Development
I

I-9
I-9 Form

IAG
International Auditing Guidelines

IAS
International Accounting Standards

IASC
International Accounting Standards Committee

IBEW
International Brotherhood of Electrical Workers

ICC
International Chamber of Commerce

ICE
U.S. Immigration and Customs Enforcement

IFEBP
International Foundation of Employee Benefit Plans

IHRIM
International Association of Human Resource Information Management

ILAB
Bureau of International Labor Affairs

ILO
International Labor Organization

IME
Independent Medical Examination

IRB
Internal Revenue Bulletin

IRC
Internal Revenue Code

INA
Immigration and Naturalization Act

INS
Immigration and Naturalization Service

IOS
International Organization for Standards

IPMA
International Personnel Management Association

IPA
Inflation Protected Annuity

IPI
Industrial Protection Index

IPMA
International Personnel Management Association

IPO
Initial Public Offering

IPS
1.) Inflation Protected Security 2.) Investment Policy Statement

IRA
Individual Retirement Account

IRCA
Immigration Reform and Control Act

IRR
Internal Rate of Return

ISO
International Standards Organization

ISP
Internet Service Provider

ITIN
Individual Taxpayer Identification Number

IRS
Internal Revenue Service

ISSA
International Securities Services Association

ISO
Incentive Stock Option

IT
Information Technology

ITA
U.S. International Trade Administration

IUR
Insured Unemployment Rates

IVR
Interactive Voice Response
J & S
Joint and Survivorship

JAN
Job Accommodation Network

JD
1.) Job Description 2.) Juris Doctorate

JGTRRA
Jobs and Growth Tax Relief Reconciliation Act

JEEP
Joint Ethics Enforcement Plan

JIT
Just In Time

JOA
Joint Operating Agreement

JPAC
Joint Public Advisory Committee

JPEG
Joint Photographic Experts Group

JSSA
Jury Selection and Service Act

JTPA
Job Training Partnership Act (replaced by WIA)

JV
Joint Venture
**KPI**
Key Performance Indicator

**KSA**
Knowledge, Skills, or Abilities

**KSOP**
401(k) Employee Stock Option Plan
**L**

**LA**
Labor Area

**LAN**
Local Area Network

**LAR**
Legislative Appropriations Request

**LAUS**
Local Area Unemployment Statistics

**LBB**
Legislative Budget Board

**LBO**
Leveraged buyout

**LCA**
Labor Condition Application

**LCD**
Labor Cost Distribution

**LDI**
Liability Driven Investment

**LDP**
Last Day Paid

**LDW**
Last Day Worked

**LEI**
Leading Economic Indicators

**LEO**
Long-Term Equity Options

**LEPO**
Low Exercise Price Option

**LF**
Labor Force

**LFPR**
Labor Force Participation Rate

**LFY**
Last Fiscal Year
LHWCA
Longshore and Harbor Worker’s Compensation Act

LIFO
Last In First Out

LLC
Limited Liability Company

LLP
Limited Liability Partnership

LMA
Labor Market Area

LMI
Labor Market Information

LMRA
Labor Management Relations Act

LMRDA
Labor-Management Reporting and Disclosure Act

LOA
Leave of Absence

LOC
Letter of Comment

LOI
Letter of Intent

LOR
Letter of Response

LOS
Length of stay

LOW
Lack of Work

LP
Limited Partnership

LR
Labor Relations

LRO
Labor Relations Officer

LT
Lost Time

LTC
Long-Term Care

**LTCM**
Long-Term Capital Management

**LTFP**
Long-Term Financial Plan

**LTP**
Long-Term Incentive Plan

**LTD**
Long Term Insurance

**LTO**
Long-Term Option

**LTV**
Loan To Value Ratio

**LWDI**
Lost Work Day Injury Rate

**LWO**
Leave without pay

**LWP**
Leave with pay
M

M & A
Merger and Acquisition

M.Ed
Masters in Education

MBA
Masters of Business Administration

MBO
Management By Objectives

MBTI
Myers-Briggs Type Indicator

MER
Management Expense Ratio

MEWA
Multiple Employer Welfare Arrangement

MHAEA
Mental Health and Addiction Equity Act

MHPA
Mental Health Parity Act

MIRR
Modified Internal Rate of Return

MIS
Management Information System

MLA
Minimum Liquid Assets

MLM
Multi-Level Marketing

MLP
Master Limited Partnership

MLR
Monthly Labor Review

MLS
Mass Lay-off Statistics

MNC
Multinational Corporation
MOC
Market On Close

MOF
Ministry of Finance

MOU
Memorandum of Understanding

MPPAA
Multiemployer Pension Plan Amendments Act

MRD
Minimum Required Distribution

MSA
1.) Medical Savings Account 2.) Metropolitan Statistical Area 3.) Merit Salary Adjustment

MSDS
Material Safety Data Sheet

MSFW
Migrant and Seasonal Farm Worker

MSI
Multiple Streams of Income

MSPA
Migrant and Seasonal Agriculture Worker Protection Act

MSPR
 Medicare Secondary Payer Rules

MST
Marketable Securities Tax

MTD
Month To Date

MTHLY
Monthly

MTL
Multi-Level Marketing

MTM
Market to Market
N

NAAEC
North American Agreement on Environmental Cooperation

NAALC
North American Agreement on Labor Cooperation

NAB
Non-Accrual Basis

NACUBO
National Association of College & University Business Organizations

NAFTA
North American Free Trade Agreement

NAFTA-TAA
NAFTA Transitional Adjustment Assistance

NAIC
National Association of Insurance Commissioners

NAICS
North American Industry Classification System

NAM
National Association of Manufacturers

NAO
National Administrative Offices

NASDAQ
National Association of Securities Dealers Automated Quotations

NASDR
National Association of Securities Dealers Regulation

NATO
North Atlantic Treaty Organization

NAV
Net Asset Value

NAVPS
Net Asset Value Per Share

NAWW
National Average Weekly Wage

NCCI
National Council on Compensation Insurance
NDNH
National Directory of New Hires

NE
Non-Exempt

NEO
New and Emerging Occupations

NFA
Net Financial Assets

NFE
Net Financial Expense

NFI
Net Financial Income

NFIB
National Federation of Independent Business

NFO
Net Financial Obligations

NHCE
Non-Highly Compensated Employee

NI
Net Income

NIH
National Institute of Health

NIOSH
National Institute of Occupational Safety and Health

NL
No Load

NLRA
National Labor Relations Act

NLRB
National Labor Relations Board

NMHPA
Newborns’ and Mothers’ Health Protection Act

NMS
Normal Market Size

NOA
Net Operating Assets

NOI
Net Operating Income

**NOL**
Net Operating Loss

**NOPAT**
Net Operating Profit After Taxes

**NPV**
Net Present Value

**NRA**
Non-resident Alien

**NRET**
Non-Resident Withholding Tax

**NSC**
National Security Council

**NSTA**
National Securities Trade Association

**NSX**
National Stock Exchange

**NT**
Near Term

**NVI**
Negative Volume Index

**NYSE**
New York Stock Exchange
O

**O*Net**
Occupational Information Network

**OA**
Operating Assets

**OAS**
Option Adjusted Spread

**OASDI**
Old Age and Survivors Disability Insurance

**OASDHI**
Old Age, Survivors, Disability and Health Insurance

**OASI**
Old Age Survivors Insurance

**OCF**
Operating Cash Flow

**OD**
Organizational development

**ODDS**
Online Data Delivery System

**OE**
Operating Expense

**OEBS**
Office of Employee Benefits Security (replaced by PWBP)

**OER**
Operation Expense Ratio

**OES**
Occupational Employment Statistic

**OFCCP**
Office of Federal Contract Compliance Programs

**OHCA**
Organized Health Care Arrangement

**OI**
Operating Income

**OIS**
Occupations Information System
OJT
On-The-Job-Training

OL
Operating Liabilities

OM
Options Market

OMB
Office of Management and Budget

OOB
Out of Business

OOH
Occupational Outlook Handbook

OPM
Office of Personnel Management

OR
Operating Revenue

OSHA
Occupational Safety and Health Administration

OT
Overtime

OTB
Off-Track Betting

OTC
Over the Counter

OTI
OSHA Training Institute

OTS
Office of Thrift Supervision
P & L
Profit and Loss

PA
Public Accountant

PAR
Public Accounting Report

PBGC
Pension Benefit Guaranty Corporation

PBO
Projected Benefit Obligation

PBSI
Performance Based Salary Increase

PBT
Profit Before Tax

PC
1.) Personal Computer  2.) Politically Correct

PCE
1.) existing Condition Exclusion 2.) Private Commercial Enterprise

PCI
Per Capita Income

PD
Position Description

PDA
1.) Pregnancy Discrimination Act  2.) Personal Data Assistant  3.) Public Displays of Affection  4.) Payday Advance Loan

PDF
Portable Document Format

PDQ
Position Description Questionnaire

PE
Price to Earnings Ratio

PEG
Price to Earnings Growth

PEO
Professional Employer Organization

PEPPRA
Public Employee Pension Plan Reporting and Accountability Act

PFK
Pay-for-knowledge-and-skills plans

Ph.D.
Doctorate of Philosophy

PHI
Protected Health Information

PHR
Professional in Human Resources Certification

PIA

PIK
Payment In Kind

PIP
Performance Improvement Plan

P.L.
Public Law

PM
1.) Profit Margin 2.) Performance Management

PMSA
Primary Metropolitan Statistical Area

PMV
Private Market Value

PNG
Portable Network Graphics

POA
Power of Attorney

POB
Public Oversights Board

POD
1.) Payable on Death 2.) Professional & Organizational Development

POP
1.) Premium-Only Plan 2.) Public Offering Price

POS
Point of Service Plan

PPA
Pension Protection Act of 1987

**PPE**
Personal Protective Equipment

**PPI**
Producer Price Index

**PPO**
Preferred Provider Organization

**PR**
Public Relations

**PRC**
Peer Review Committee

**PSI**
Performance Salary Increase

**PT**
Part-Time

**PTO**
Paid Time Off

**PTSD**
Post Traumatic Stress Syndrome

**PV**
Present Value

**PW**
Present Worth

**PWBA**
Pension and Welfare Benefits Administration

**PWC**
Public Works Commission

**PWD**
Prevailing Wage Determination

**PY**
Program Year
QA  
Quality Assurance

QAIP  
Quality Assurance and Improvement Plan

QBU  
Qualified Business Unit

QC  
Quality Control

QCEW  
Quarterly Census of Employment and Wages

QCR  
Quarterly Contributions Report

QDRO  
Qualified Domestic Relations Order

QMAC  
Qualified matching contributions

QMCSO  
Qualified Medical Child Support Order

QME  
Qualified Medical Examiner

QNEC  
Qualified non-elective contributions

QPAM  
Qualified professional asset manager

QR  
1.) Quarterly Report  2.) Quality Review

QREC  
Quality Review Executive Committee

QTD  
1.) Qualified total distribution  2.) Quarter to Date

QWI  
Quarterly Workforce Indicators
**R**

**R&C**
Reasonable and customary

**R & D**
Research and Development

**RA**
Resident Alien

**RAP**
Regulatory Accounting Principles

**RE**
Residual Earnings

**REA**
Retirement Equity Act

**RFB**
Request for Bid

**RFI**
Request for Information

**RFP**
Request for Proposal

**RFQ**
Request for Quote

**RIC**
Regulated Investment Company

**RICO**
Racketeer Influenced and Corrupt Organizations Act

**RIF**
Reduction In Force

**RIPA**
Retirement Income Policy Act

**RMP**
Risk Management Plan

**RNFA**
Return on Net Financial Assets

**ROA**
Return on Assets

**ROC**
Return on Capital

**ROI**
Return on Investment

**ROIC**
Return on Invested Capital

**ROM**
Range of Motion

**RONA**
Return on Net Assets

**ROOA**
Return On Operating Assets

**ROR**
Return on Revenue

**ROS**
Return On Sales

**ROTA**
Return on Total Assets

**ROTC**
Reserve Officer Training Corps

**RPI**
Retail Price Index

**RR**
Retention Rate

**RRSP**
Registered retirement savings plan

**RTO**
Reverse Take-Over

**RTW**
1.) Return to Work 2.) Right to Work

**RWA**
Risk Weighted Asset
S & L
Savings and Loan

S & P
Standard and Poor’s

SAR
1.) Summary Annual Report 2.) Stock Appreciation Right

SAAR
Seasonally Adjusted Annual Rate

SARSEP
Salary reduction simplified employee pension plan

SAS
Statement of Accounting Standards

SAT
Scholastic Aptitude Test

SB
Senate Bill

SBA
Small Business Administration

SBAP
Small Business Assistance Program

SBBA
Sales and Buy-Back Agreement

SBD
Small Disadvantaged Business

SBJPA
Small Business Job Protection Act

SBLC
Stand-By Letter of Credit

SBO
Small Business Ombudsman

SC
Securities Commission

SCA
MacNamara-O'hara Service Contract Act
SCM
Supply Chain Management

SDI
State Disability Insurance

SE
1.) Salaried Exempt 2.) Self Employed

SEA
Securities Exchange Act

SEC
Securities and Exchange Commission

SEP
Simplified employee pension

SEPPAA
Single Employer Pension Plan Amendments Act

SERP
Supplemental executive retirement plan

SESA
State Employment Security Agency

SFAS
Statements of Financial Accounting Standards

SHRM
Society for Human Resource Management

SIA
Securities Industry Act

SIB
Securities and Investment Board

SIC
Standard Industrial Classification

SIPA
Securities Investment Protection Act

SITC
Standard International Trade Classification

SLA
Service Level Agreement

SLOB
Separate lines of business

S.M.A.R.T
Specific, Measureable, Attainable, Realistic, Timely

SMI
Supplemental Medical Insurance

SMM
Summary of material modifications

SMSA
Standard Metropolitan Statistical Area

SMT
Senior Management Team

SNE
Salaried Non-Exempt

SOC
Standard Occupational Classification

SOL
Statute of Limitations

SOP
Statement of Position

SOX
Sarbanes-Oxley Act

SPD
Summary Plan Description

SPHR
Senior Professional in Human Resources Certification

SPX
Standard and Poor’s Index

SRA
Supplemental Retirement Annuity

SRO
Self Regulatory Organization

SROI
Subsequent Report of Injury

SS
Social Security

SSA
Social Security Administration

SSB
Securities Supervisory Board
SSD
Social Security Disability

SSDI
Social Security Disability Indemnity

SSI
Supplemental Security Income

SSN
Social Security Number

STD
Short-term Insurance

STF
Summary Tape File

STIP
Short-Term Industry Projections

STW
School-To-Work

SUB
Supplemental unemployment benefit

SUTA
State Unemployment Tax Act

SWOT
Strengths, Weaknesses, Opportunities, and Threats
T & D  
Training and Development

TAMRA  
Technical and Miscellaneous Revenue Act of 1988

TBD  
To Be Determined

TCN  
Third country national

TDA  
Tax Deferred Annuity

TDB  
Temporary Disability Benefits

TEA  
Transportation Efficiency Act

TEFRA  
Tax Equity and Fiscal Responsibility Act

TER  
Total Expense Ratio

TESSA  
Tax-Exempt Special Savings Account

TEUC  
Temporary Extended Unemployment Compensation

TEV  
Total Enterprise Value

TIL  
Truth in Lending

TIP  
Transportation Improvement Program

TL  
Time and Labor

TN  
Temporary Visa

TOM  
Traded Options Market
TPA  
Third Party Administrator

TPD  
Temporary Partial Disability

TPL  
Third Party Liability

TQM  
Total Quality Management

TTD  
Temporary Total Disability

TRA  
Tax Reform Act

TRASOP  
Tax Reduction Act ESOP

TSA  
Tax-sheltered annuity

TSB  
Targeted Small Business

TSP  
Thrift Savings Plan

TUR  
Total Unemployment Rates

TVI  
Trade Value Index

TWA  
Time Weighted Average
U

UAW
United Auto Workers

UBTI
Unrelated business taxable income

U&C
Usual and customary

UCC
Uniform Commercial Code

UCI
Unemployment compensation insurance

UCR
Usual, customary and reasonable

UFW
United Farm Workers

UGMA
Uniform Gifts to Minors Act

UIC
Unemployment Insurance Commission

UN
United Nations

UNCITRAL
United Nations Commission on International Trade Law

UR
1.) Utilization review 2.) Unemployment Rate

URO
Utilization review organization

USCIS
U.S. Citizenship and Immigration Services

USDA
United Stated Department of Agriculture

U.S. DOL
United States Department of Labor

U.S. DOJ
United States Department of Justice
**USC**
United States Code

**USERRA**
Uniform Services Employment and Reemployment Rights Act

**USITC**
U.S. International Trade Commission

**USM**
Unlisted Securities Market

**USTC**
United States Tax Court

**UTMA**
Uniform Transfers to Minors Act
VA
Veterans Administration/Affairs

VBIA
Veterans Benefits Improvement Act

VDT
Video display terminal

VEBA
Voluntary employees' beneficiary association

VETS
Veterans Employment and Training Service

VEVRA
Vietnam-Era Veterans Readjustment Act

VOC-ED
Vocational Education

VOC-REHAB
Vocational Rehabilitation

VPN
Virtual Private Network

VPT
Volume Price Trend

VWAP
Value Weighted Average Price

VWPT
Value Weighted Price Trading

VWPX
Volume Weighted Price Uncrossing
W

**WACC**
Weighted Average Cost of Capital

**WAI**
Wealth Added Index

**WARN**
Worker Adjustment and Retraining Notification Act

**WC**
Workers' Compensation

**WCB**
Workers' Compensation Board

**WDC**
Workforce Development Center

**WHCRA**
Women’s Health and Cancer Rights Act

**WIA**
Workforce Investment Act

**WIP**
Work in Progress

**WKLY**
Weekly

**WOTC**
Workforce Opportunity Tax Credit

**WPOA**
Wagner-Peyser Act

**WPI**
Wholesale Price Index

**WPPDA**
Welfare and Pension Plan Disclosure Act (repealed by ERISA)

**WRA**
Weighted Risk Assets

**WRAEA**
Workforce Reinvestment and Adult Education Act

**WTO**
World Trade Organization
WTW
Welfare-to-Work

X

(X)
Export

XML
Extended Markup Language

XRA
Expected retirement age

XHTML
Extensible Hypertext Markup Language

XTML
Extensible Telephony Markup Language
Y

YTD
Year to Date

YTM
Yield to Maturity
Z

ZBA
Zero-Balance Account

ZBB
Zero-Based Budgeting

ZEBRA
Zero-balance reimbursement account