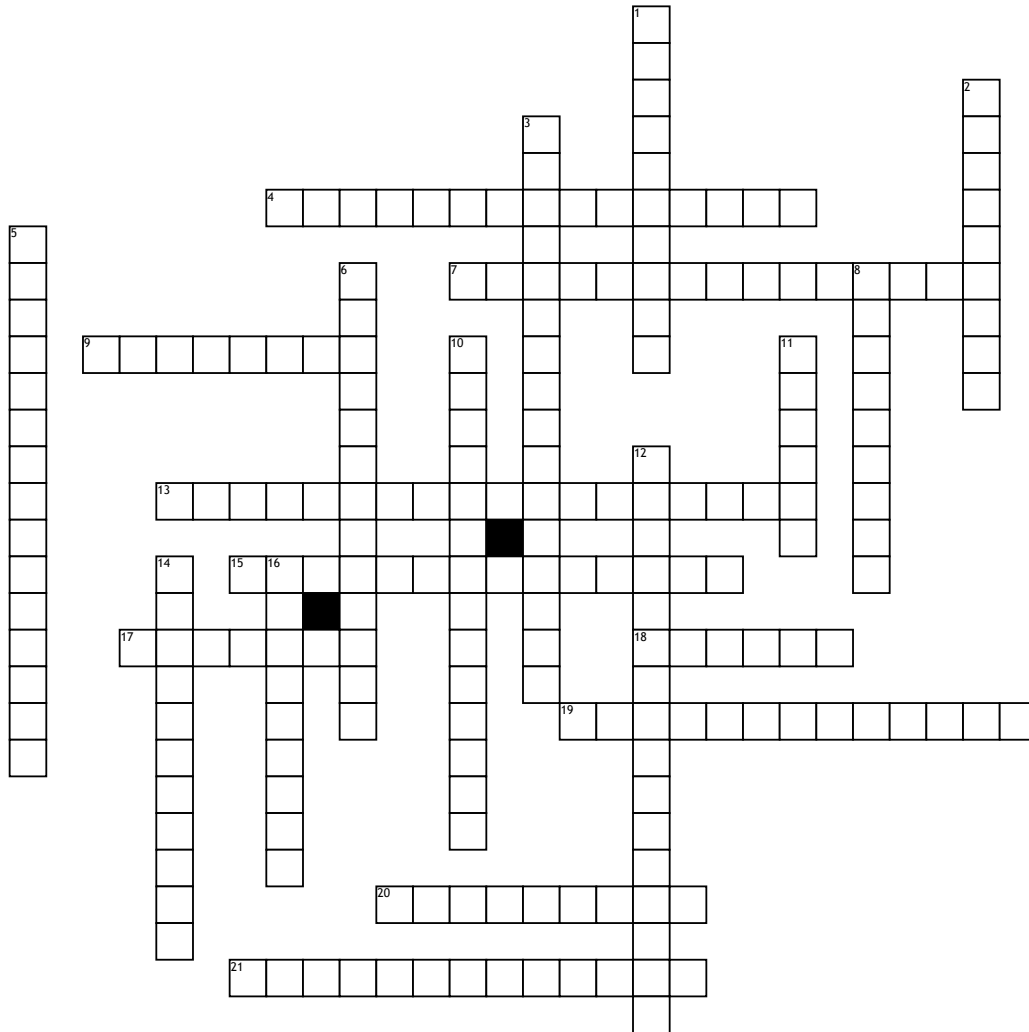


# Annoying work



**Across**

- 4. is interest calculated on the initial principal, which also includes all of the accumulated interest of previous periods of a deposit or loan.
- 7. is a method of budgeting in which all expenses must be justified for each new period.
- 9. is the United States federal government health insurance program for Americans who are 65 years of age and older.
- 13. is the process of matching the balances in an entity's accounting records for a cash account to the corresponding information on a bank statement.
- 15. any government system that provides monetary assistance to people with an inadequate or no income.
- 17. money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt.
- 18. an estimate of income and expenditure for a set period of time.

- 19. is a stash of money set aside to cover the financial surprises life throws your way.
- 20. requiring someone or something for financial, emotional, or other support.
- 21. indirect costs or overheads are business expenses that are not dependent on the level of goods or services produced by the business.

**Down**

- 1. is a payment card issued to users to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amounts plus the other agreed charges.
- 2. a general increase in prices and fall in the purchasing value of money.
- 3. is a tax levied by the United States Internal Revenue Service (IRS) on the annual earnings of individuals, corporations, trusts, and other legal entities.

- 5. an account at a bank against which checks can be drawn by the account depositor.
- 6. is a record of transactions in a checking account.
- 8. is a plastic payment card that can be used instead of cash when making purchases.
- 10. a bank account that earns interest.
- 11. pay back (money), typically to a customer who is not satisfied with goods or services bought.
- 12. are expenses that can change depending on your use of products or services
- 14. a fund formed by periodically setting aside money for the gradual repayment of a debt or replacement of a wasting asset.
- 16. a deficit in a bank account caused by drawing more money than the account holds.

**Word Bank**

- |                     |                    |                   |                   |                  |
|---------------------|--------------------|-------------------|-------------------|------------------|
| Budget              | Intrest            | Fixed expenses    | Refund            | Savings account  |
| Emergency fund      | Social security    | Inflation         | Overdraft         | Credit card      |
| Bank reconciliation | Check register     | Zero based budget | Sinking fund      | Medicare         |
| Debit card          | Federal tax income | Dependant         | Variable expenses | Compound intrest |
| Checking account    |                    |                   |                   |                  |