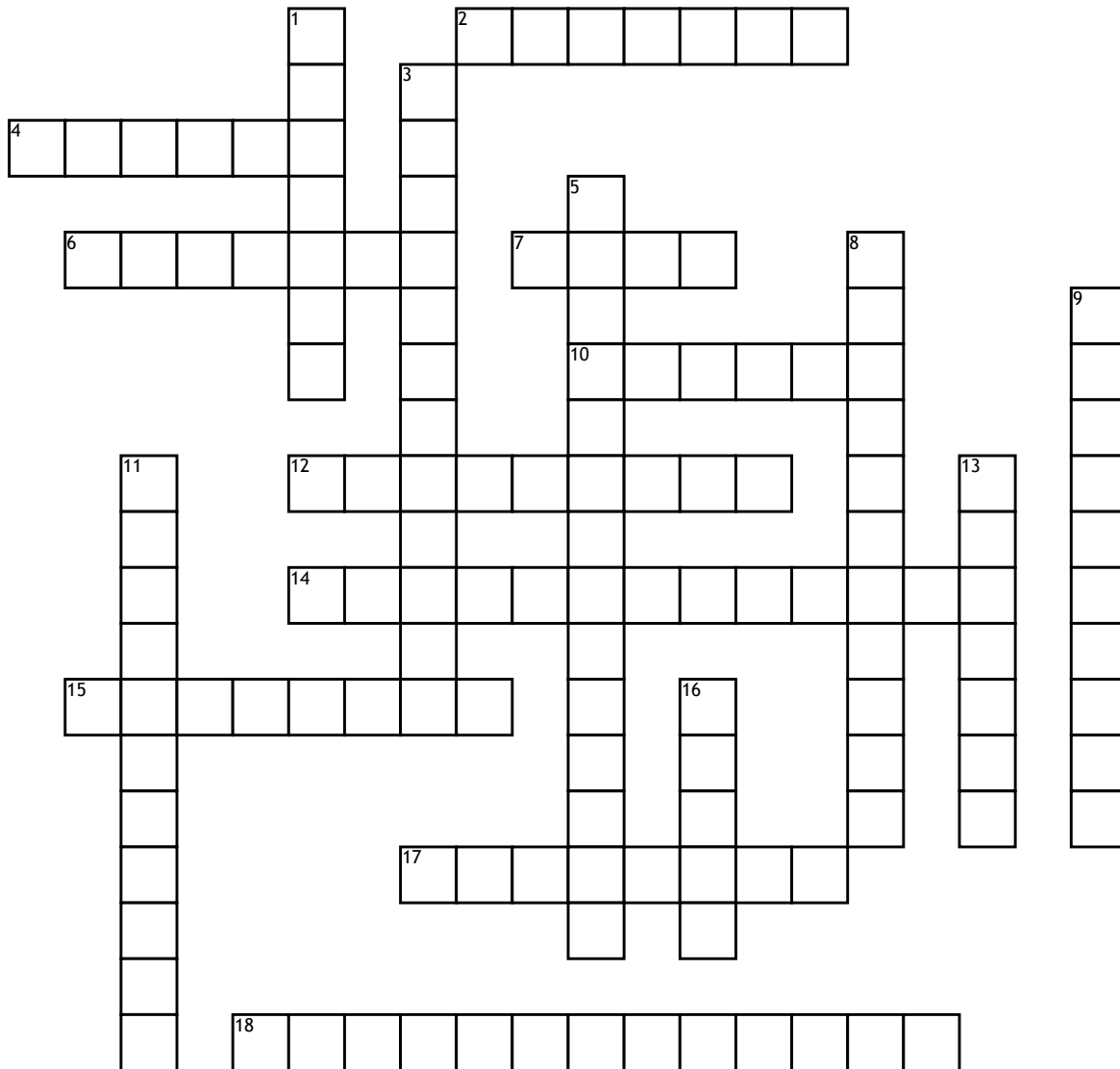


# Budgets and Financial Service Providers



## Across

2. An account that is used for day-to-day transactions.

4. A plan that shows the expected income and expenditure for a certain period of time.

6. The name given to the method of paying a person's wages directly into their bank account.

7. A sum of money borrowed from a financial institution and paid back with interest over a period of time.

10. When a person puts money into a Credit Union they become a \_\_\_\_\_.

12. Permission to withdraw more money from their current account than is in the account.

14. Instruction to the bank to pay a fixed amount from an account at regular intervals.

15. The minimum age for obtaining a loan in Ireland.

17. Proof of address and proof of \_\_\_\_\_ must be presented to the bank before an account can be opened.

18. The management of finances using the internet.

## Down

1. The cash that is left over after expenditure has been deducted from income.

3. Quantity of a foreign currency given in exchange for one euro.

5. An institution that provides financial services to business and personal customers.

8. An agreement between the bank and account holder that allows a variable amount to be taken from an account to pay a bill.

9. Fee that banks charge for changing currencies.

11. A co-operative financial institution owned by the people and run for the benefit of its people.

13. When the planned income is greater than the planned expenditure.

16. The card that can be used to make payments to retail outlets.