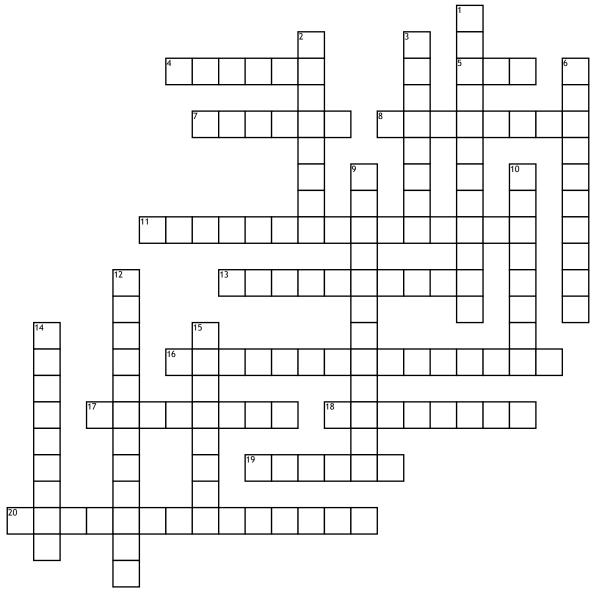
Name:	Date:
-------	-------

## Career Decisions & Human Capital



## Across

- **4.** When there are lots of workers for a job, wages do what?
- **5.** Extra money that a worker receives on top of wages
- **7.** Regular pay for work that is the same every paycheck
- **8.** During a time period of economic contraction (recession), what happens to consumer spending?
- **11.** economic period of the 1930's is referred to as -?
- **13.** A 401K is the most common of what type of financial plan?

- **16.** When making a decision, the option that you give up is the -?
- **17.** Not having enough resources is known as what?
- 18. Financial goals 5+ years
- 19. A plan for managing money
- **20.** Unwise lending practices led to this 2007 economic time

## Down

- **1.** Financial Goals within 1-2 years
- **2.** Consumer spending does what with a strong economy?
- **3.** Budget items like rent, student loan payments and transportation fees are considered -?

- **6.** when a person is not working they are -?
- **9.** Money people receive for work such as salary, wages and commission
- **10.** Compensation that worker's receive on top of wages
- **12.** A person's education, training and skills that are aquired from school, jobs and life experiences.
- **14.** Financial goals within the next year
- **15.** When setting goals, people should be as \_\_\_\_\_ as possible.