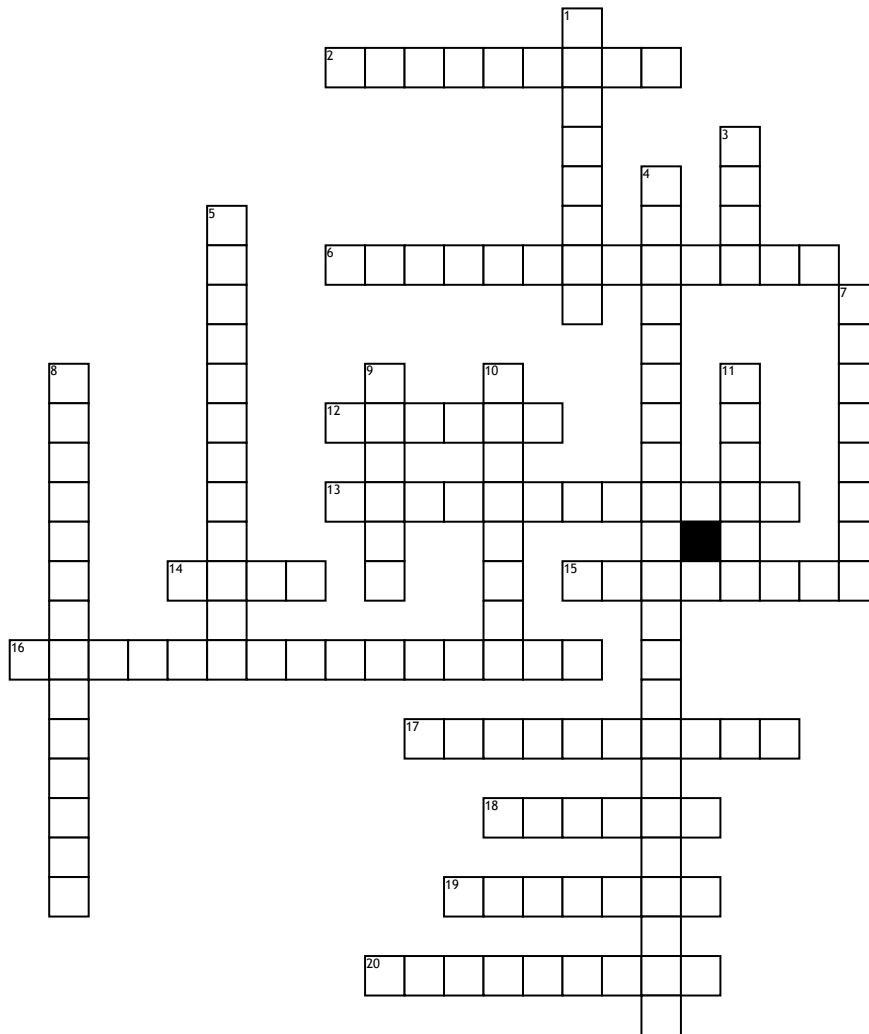# Chapter 4 and 9 Vocab

Across

2. What is a form of currency that has value because a government has backed it and has declared it to have a specific value?

6. What is the amount of earnings that is used to calculate what income tax is due?

12. What is it when you keep money instead of spending it

13. What is a reduction of the income that will be taxed?

14. What is the price one pays or charges as remuneration for services?

15. What is money in any form when used as a medium of exchange, especially virtual or paper money that circulates?

16. What is a term used to describe actual banks or credit unions?

17. What are certain allowances on the salary of a worker that are free from taxation?

18. What is the amount of money you receive in a paycheck after all taxes are deducted?

19. What is to place money into an account?

20. What is the using of money in the hope of making more money?

Down

1. What is a term used to describe a person who does not have a bank account?

3. What is the common currency of the European Union?

4. What are organizations that use their revenues to achieve their philosophical goals rather than as profit?

5. What is also known as shareholders, owners of shares, units of ownership, of a company?

7. What is the total amount of money you earn in a paycheck before paying any taxes?

8. What are the end results you want to achieve generally within one or two years?

9. What is the compensation a company pays to an employee for work done, paid on a regular basis?

10. What is the amount earned on an investment?

11. What is any money received or earned?

Word Bank

Gross pay	Income	Salary	Tax deduction
Saving	Unbanked	Net Pay	Deposit
Fiat money	Currency	Stockholders	Nonprofit organizations
Short-term goals	Taxable Income	Euro	Exemptions
Investing	Fees	bricks-and-mortar	Interest