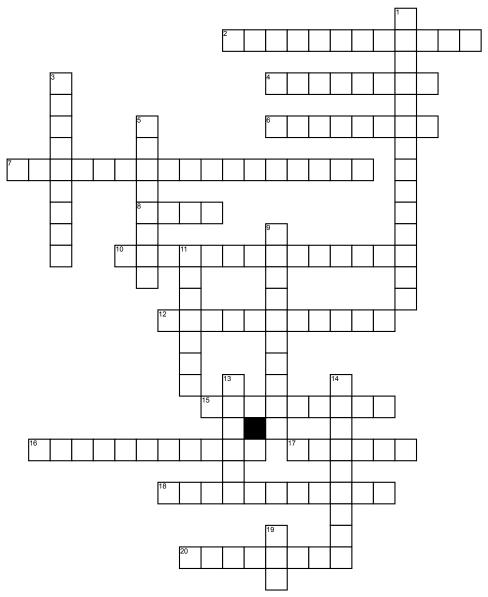
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## Cross Word Puzzle Chapter 9 and 4 Vocab



## **Across**

- 2. What is the the rate at which the local currency is exchanged for foreign currencies?
- **4.** a loan given by a lender in which the lender uses the property that is being bought as a guarantee that the loan will be paid off
- **6.** person or organization who pays taxes or is liable for taxation
- 7. allow customers to access bank information, conduct financial transactions, make deposits, withdrawals, and pay bills electronically without visiting a bank
- 8. To Refrain from spending money
  10. Account with a financial institution; the account pays interest and is usually used to build up a monetary reserve by the individual with the account

- **12.** a nonprofit financial cooperative owned by its members, it provides credit and other financial services
- **15.** the using of money in the hope of making more money
- **16.** agreements between the buyer and the seller to exchange goods or services for a payment
- **17.** the amount of money you receive in a paycheck after all taxes are deducted
- **18.** Certain allowances on the salary of a worker that are free from taxation
- **20.** Any form of money used as a medium of exchange, especially virtual or paper money that circulates

## Down

 takes a larger percentage of taxes from those who belong to higher income bracket and less from those in a lower income bracket

- **3.** The practice of trading by use of commodities, or products, instead of money
- **5.** What is the total amount of money you earn in a paycheck before paying any taxes
- **9.** Person who work closely with bank customers to help them manage their money
- **11.** The amount earned on an investment
- **13.** Money either received of earned by an individual
- **14.** form of currency that has value because a government has backed it and has declared it to have a specific value
- **19.** the price an individual for remuneration for services