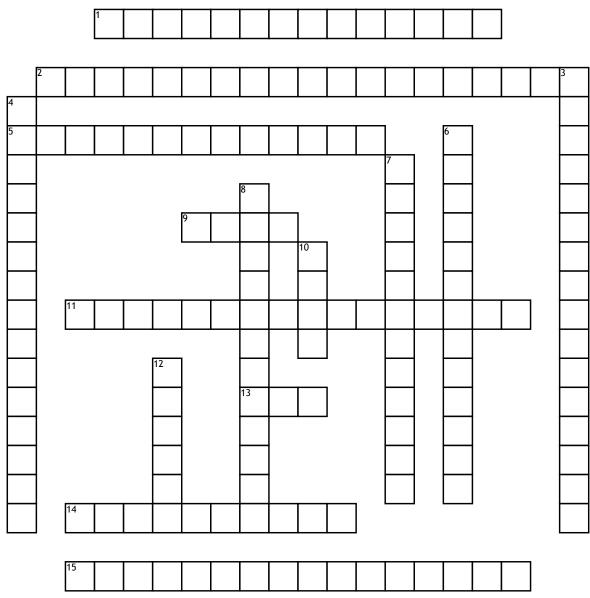
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EPF TERMS



Across

- 1. INTEREST PAID ON PRINCIPAL ONLY
 2. FEDERAL, STATE AND SOCIAL SECURITY TAXES
 5. MONEY PUT ASIDE FOR UNFORESEEN EXPENSES
 9. INSURES CREDIT UNION ACCOUNTS UP TO \$250,000
 11. INTEREST PAID ON PRINCIPAL AND INTEREST
 13. FOUR NUMBER CODE USED TO ACCESS A DEBIT CARD
- 14. HIGH INTEREST LOAN PAID TO INDIVIDUALS BASED ON THEIR PAYCHECK
- 15. A DOLLAR EARNED TODAY IS WORTH MORE THAN A DOLLAR RECEIVED IN THE FUTURE

Down

- 3. USED AT BANKS TO STORE IMPORTANT PAPERS OR VALUABLES
- 4. MONEY PAID TO LANDLORD THAT IS RETURNED WHEN TENANT MOVES OUT IF THERE ARE NO DAMAGES

- **6.** A PLACE TO KEEP TRACK OF ALL CHECKS WRITTEN
- 7. A CHECK THAT DOES NOT CLEAR BECAUSE THERE IS NOT ENOUGH MONEY IN A CHECKING ACCOUNT
- 8. INVESTMENT IN YOUR OWN SKILLS AND EDUCATION
- **10.** INSURES BANK ACCOUNTS UP TO \$250,000
- 12. MONEY THAT CAN BE EASILY ACCESSED