

## <u>Across</u>

**2.** insurance coverage that pays for medical and surgical expenses that are incurred by the insured

**4.** a tax levied by the United States Internal Revenue Service (IRS) on annual earnings

**6.** the pay you receive when you have worked more than your regular work hours; pay is usually time and a half, or 1.5 times your regular wage

7. tax levied on income at the state level

**9.** an individual's total personal income before taking taxes or deductions into account

**10.** a United States federal program of social insurance and benefits developed in 1935; the program includes retirement income, disability income, Medicare and Medicaid and death and survivorship benefits

## <u>Down</u>

**1.** when a person chooses to leave the workforce

**3.** an individual's income after deductions, credits and taxes are subtracted

**5.** protection against the loss of income that would result if the insured passed away

8. a fixed amount you earn on a regular basis