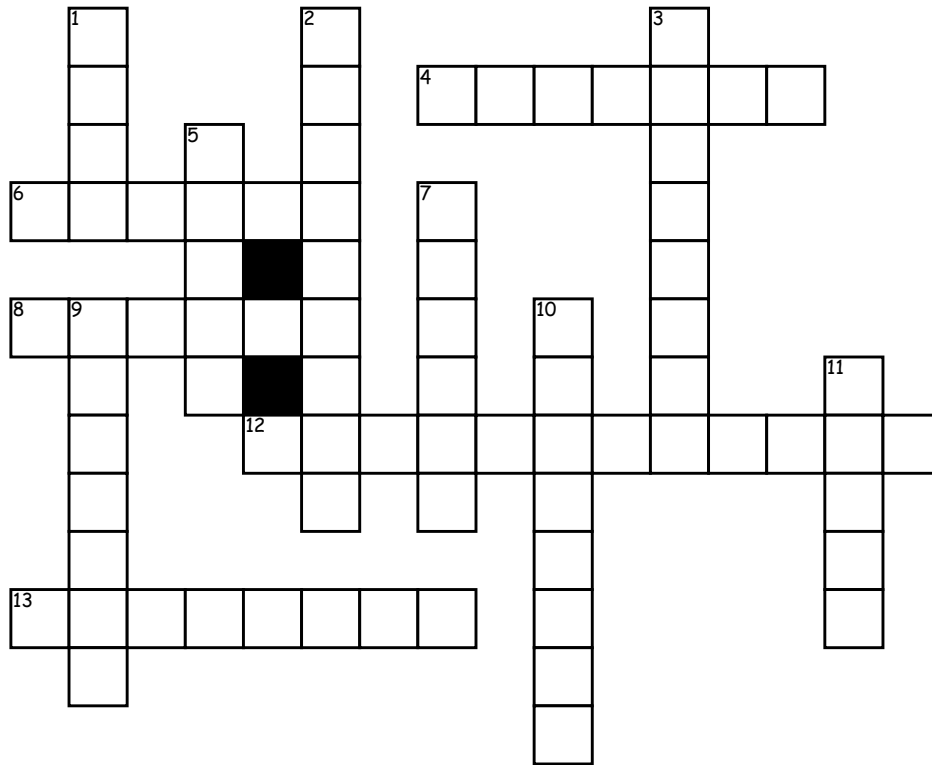


# Economic Choice Board Crossword



**Across**

4. What a person has left over when the cost of his or her consumer expenditure is subtracted from the amount of disposable income earned in a given period of time.

6. Money (or some equivalent value) that an individual or business receives in exchange for providing a good or service or through investing capital.

8. As an agreement between a lender and a borrower, who promises to repay the lender at a later date—generally with interest.

12. The percentage of principal charged by the lender for the use of its money.

13. A medium of exchange for goods and services.

**Down**

1. Money, property, or other material goods given to another party in exchange for future repayment.

2. The purchase of goods that are not consumed today but are used in the future to create wealth.

3. payment frA borrower or deposit-taking financial institution to a lender or depositor of an amount above repayment of the principal sum (that is, the amount borrowed), at a particular rate.

5. A fixed income instrument that represents a loan made by an investor to a borrower (typically corporate or governmental).

7. A financial plan for a defined period, often one year.

9. The income generated from normal business operations and includes discounts and deductions for returned merchandise.

10. The total money spent on final goods and services by individuals and households for personal use and enjoyment in an economy.

11. A type of security that signifies proportionate ownership in the issuing corporation.