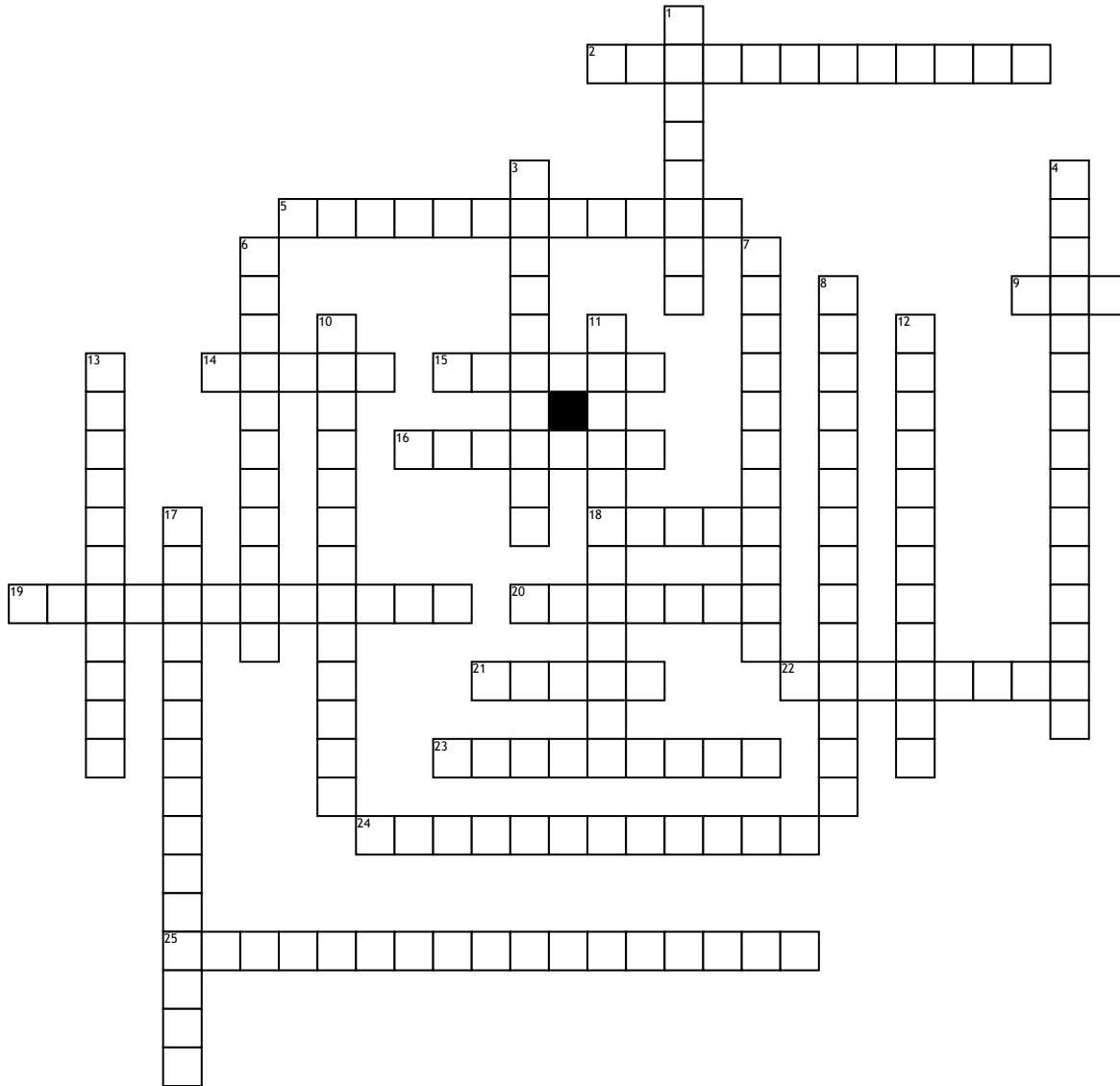


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Economy Crossword



## Across

2. member-owned institutions that provide the same services as banks and savings and loans  
 5. the skills, knowledge, and experience possessed by an individual or population, viewed in terms of their value or cost to an organization or country. Translate human capital to  
 9. a paid position of regular employment.  
 14. The return on a loan or investment, stated as a percentage of price  
 15. institutions that help people save and obtain home mortgages  
 16. the wealth and resources of a country  
 18. offering savings  
 19. A periodic cost that varies in step with the output or the sales revenue of a company.  
 20. The interest rate that controls, either directly or indirectly, bank lending rates and the cost of credit paid by borrowers.

21. a current medium of exchange in the form of coins and banknotes; coins and banknotes collectively.

22. A depository institution's vault cash (up to the level of its required reserves) plus balances in its reserve account (not including funds applied to its required clearing balance).

23. a card issued by a bank allowing the holder to transfer money electronically to another bank account when making a purchase.

24. Electronic transfer of funds; usually involves large dollar payments.

25. a country can product more of a given product than another country

## Down

1. Products or services that are exempt from value added tax. Buyers do not pay value added tax, however the seller may claim taxes paid.

3. as the revenues collected from taxes on income and profits, social security contributions, taxes levied on goods and services

4. the value of the next alternative that is given up when a country specializes.

6. own the resources used in the productions, sell the resouces, and use income to purchase product

7. buy resoures, make products that are sold to individuals

8. handle the banking needs of the federal government

10. worldwide markets in which the buying and selling of goods and services by all nations take place

11. the state of being unemployed.

12. the total amount of money that a country's government has borrowed, by various means.

13. a form of business organization with two or more owners who share the risk and the profits

17. A borrower's total regular monthly debt as a percentage of gross monthly income.