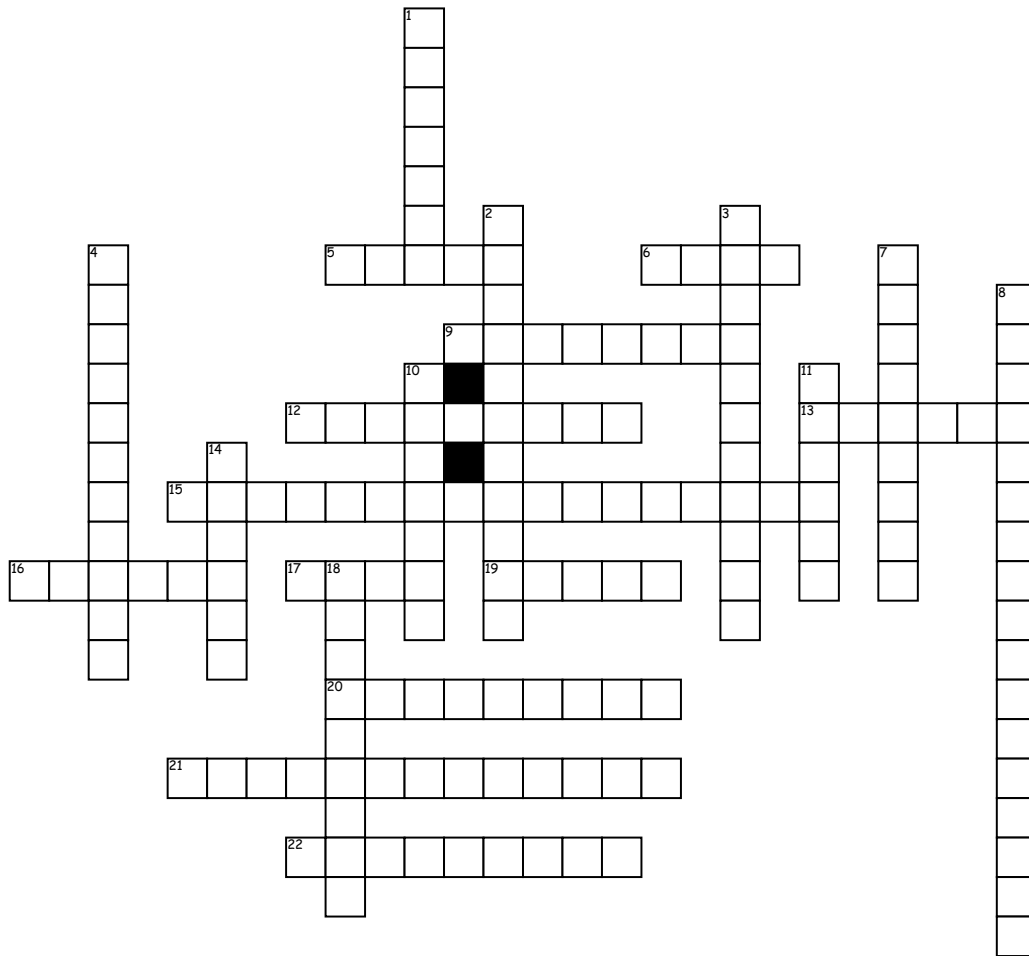


Financial Capability for the Immediate and Short term



Across

- 5. Things that people would like to have but can survive without.
- 6. Abbreviation for Her Majesty's Revenue and Customs - the organisation that collects taxes on behalf of the government.
- 9. A payment of profits from a company to its shareholders.
- 12. Products that give financial protection against certain events.
- 13. Investments that represent part-ownership of a company.
- 15. Money deducted from your pay used by the government to fund state pensions and other benefits. [2]
- 16. A plan of expected incomings and outgoing

- 17. A legal document setting out what a person wants to happen to their belongings (assets) after their death
 - 19. Things that people have to have to survive
 - 20. A facility that allows an account holder to withdraw more money than they actually have in their account.
 - 21. A charity providing free, independent, confidential and impartial advice. [2]
 - 22. The value marked on a coin or note [2]
- Down**
- 1. An income that people receive after retiring from work.
 - 2. Things or experiences that people would like to have in the future.

- 3. A mutual organisation (that is, owned by its members) that provides a range of financial products to members. [2]
- 4. Coins or banknotes that must be accepted if offered in payment of a debt. [2]
- 7. A rise in prices, which means that the purchasing power of money falls
- 8. The amount that an individual can earn before they have to pay income tax. [2]
- 10. A key feature of money - to be strong enough to be reused in many transactions.
- 11. Things that a person or a business owns.
- 14. To exchange goods and services for other goods and services without using money.
- 18. Tax paid on earnings from employment, self-employment and interest on savings. [2]

Word Bank

- | | | | | |
|-------------|--------------------|--------------|------------|---------|
| wants | citizens advice | inflation | income tax | Durable |
| face value | legal tender | assets | insurance | HMRC |
| will | personal allowance | dividend | shares | needs |
| aspirations | overdraft | credit union | budget | pension |
| Barter | national insurance | | | |