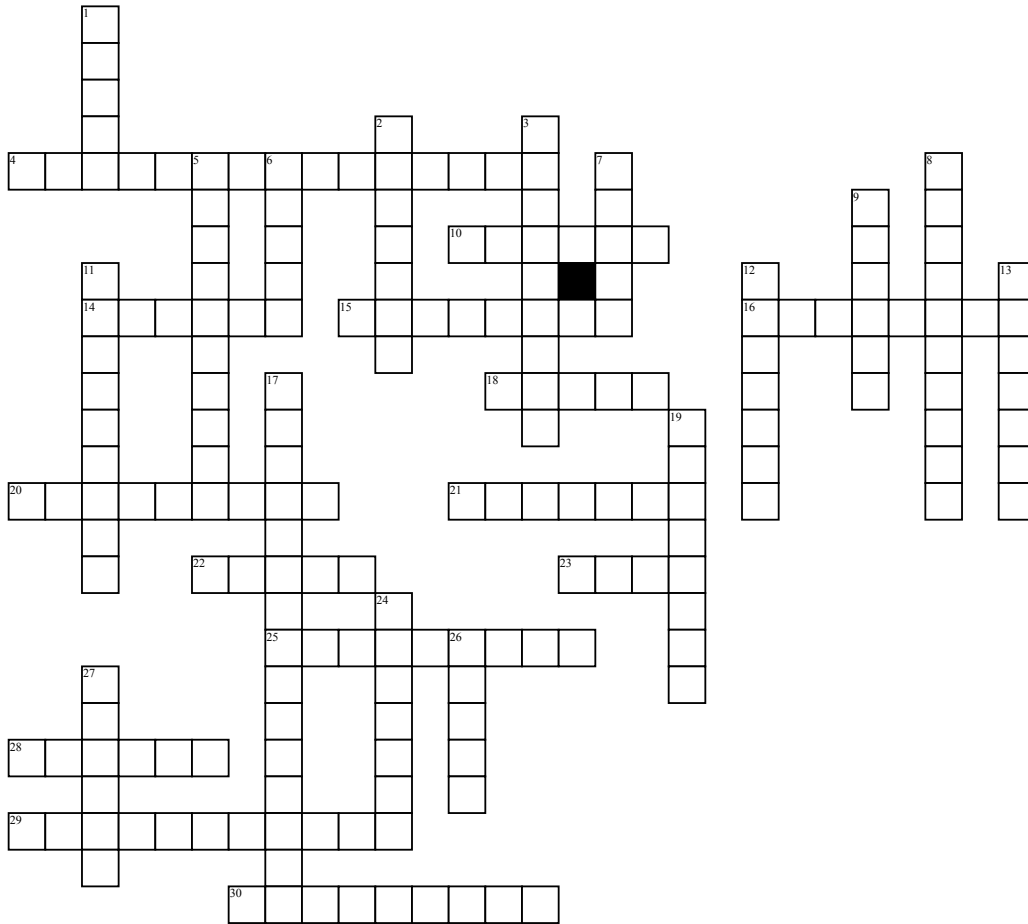


Financial Planning



Across

- 4. A transfer of debt from one credit card to another, usually for a fee.
- 10. Someone who operates an establishment for the deposit or loan of money.
- 14. All of the property, assets, and debts left by a deceased person.
- 15. Non-wage-related compensation. Benefits could include insurance coverage, the cost of a company car, retirement plans, and entertainment expenses.
- 16. Someone who signs a contract to pay another person's debt if that person defaults.
- 18. The subject, theme, or professional field which students choose to specialize during their undergraduate education.
- 20. A once yearly charge for having a credit card. Cards with annual fees usually have a lower interest rate.
- 21. A tax imposed on the sale of fuel.
- 22. Anything an individual owns that has commercial or exchange value.

- 23. An arrangement in which someone supplies money to a borrower and the borrower agrees to repay that money, usually along with interest, at some future point in time.
 - 25. An interest rate that does not vary during the life of a loan.
 - 28. As opposed to an hourly wage, it's income derived from a job.
 - 29. The maximum amount of credit a borrower can use on a particular line of credit.
 - 30. A rise in the general level of prices over time.
- Down**
- 1. Exposure to the risk of loss.
 - 2. The person on whose life the insurance has been purchased.
 - 3. The total amount of money being borrowed. A loan's principal does not include interest or fees.
 - 5. An object of value pledged to a creditor to secure a loan.
 - 6. A legal document proving ownership of an asset, such as a home or car.

- 7. Those things that are basic and necessary for a decent quality of life. Needs include shelter, food, and clothing.
- 8. People who rely on you for financial support and who also typically live in your home.
- 9. A measurement of the risk that life insurance companies have that determines how much the person covered must pay.
- 11. Replace a mortgage with a new mortgage.
- 12. A mathematician who calculates the likelihood of events and prices insurance based on that likelihood.
- 13. The cost of an insurance policy, usually paid monthly.
- 17. The strategy of pursuing an assortment of investments to minimize the effects of risk and volatility.
- 19. A categorized list of words that are related to a particular topic.
- 24. Failure to pay a debt.
- 26. An amendment of an insurance policy that either expands or restricts certain benefits and coverage.
- 27. What a person finds important and valuable, often in a moral sense.

Word Bank

DIVERSIFICATION	PERIL	TAXONOMY	COSIGNER	INFLATION
REFINANCE	NEEDS	ASSET	COLLATERAL	BALANCETRANSFER
RIDER	PRINCIPAL	BENEFITS	MAJOR	ACTUARY
INSURED	PREMIUM	SALARY	VALUES	DEFAULT
FIXEDRATE	RATING	FUELTAX	BANKER	CREDITLIMIT
TITLE	ESTATE	DEPENDENTS	LOAN	ANNUALFEE