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## Introduction to Investing



## Across

3. Something you don't need for at least 3 years
4. Type of savings vehicle offered by the U.S. government. (2 wrds)
5. A type of savings vehicle in which you earn interest on the principal, usually without minimum balance requirements but lower interest rates.
(2 wrds)
6. Interest calculation that never adds interest to the principal
7. A type of savings vehicle in which you put your money away for a certain amount of time, called a term, to allow your principal to earn interest. (ab)
8. A part checking, part savings account. It requires a high minimum balance but also offers a higher interest rate. You're usually allowed three to six withdrawals per month without being penalized. (ab)
9. The number of compounding periods in one year
10. The amount you earn when you lend money
11. Setting aside money you don't spend now so it can be used later
12. A method for estimating how long it will take compound interest to cause a principal to double

## Down

1. Buying something with the expectation that it will make money for you
2. Interest calculation that periodically adds interest to the principal
3. Refers to how easily and quickly your assets, like your money, can be moved
4. unexpected income
5. Something needed within 3 years
6. the percentage used to determine interest
7. Investment option that is a special type of loan given to businesses and governments
8. the number of years used to calculate interest
9. Investing in items with a substantial risk of losing all value but with the expectation of a significant gain. 14. The amount you borrow or invest
