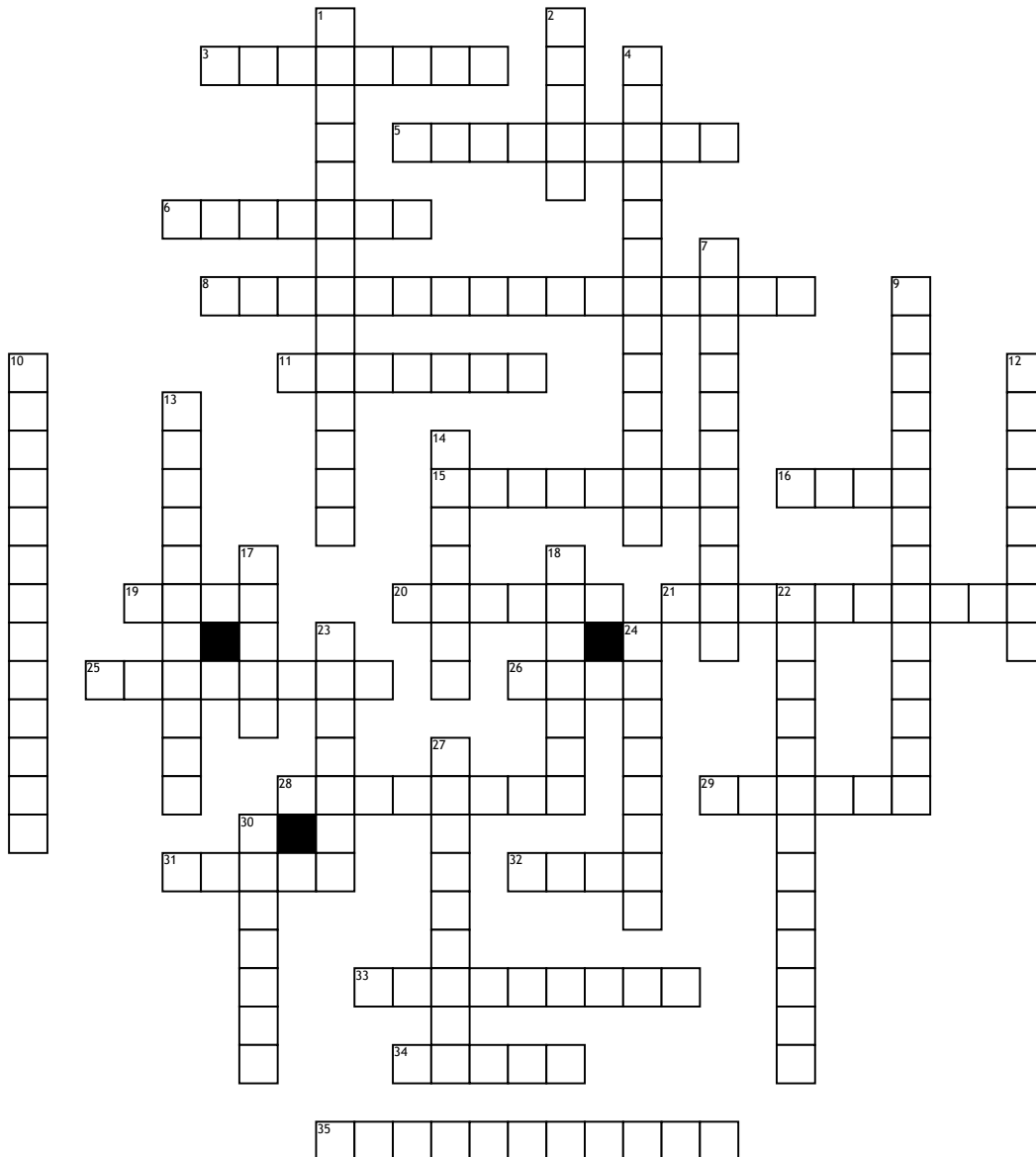


# PD Personal Finance



## Across

3. Mortgage, college, and a business loan are all examples of :  
 5. The amount of money you put into or deposit into a savings account/ the amount borrowed where the borrower pays interest  
 6. The number that indicates the bank the check is issued from is the \_\_\_\_\_ number.  
 8. A type of loan where the interest rate goes up and down with inflation and other economic conditions.  
 11. Food, clothes, and vacation are all examples of :  
 15. Types of money.  
 16. The period when the borrower repays the loan back  
 19. The percentage of interest you pay on your loan  
 20. A plan you should come up with and have for spending money.  
 21. The code that protects your account name, your account number, and other information by making it unreadable to others  
 25. Taking money out of an account is to:  
 26. One trick to get out of debt is to make your minimum monthly payment, and then take any leftover money to pay \_\_\_\_\_ of the principle off.  
 28. The money you owe for using the bank's or credit union's money:  
 29. Using money that is lent to you and that you pay back after receiving a bill

31. Movie theater, coffee, desserts, eating out, laptop, and new bed.  
 32. Different ways to \_\_\_\_\_: Keep 10% of cash income, don't touch your account, and always have an emergency account.  
 33. A monthly report from the bank stating all of your transactions.  
 34. This card is similar to using cash as the money is being taken directly out of your checking account from the bank.  
 35. A time deposit that has a fixed term and fixed interest rate is a \_\_\_\_\_ of deposit.  
**Down**  
 1. PIN means personal \_\_\_\_\_ number.  
 2. Writing this is a way of paying someone on paper.  
 4. Buying something before thinking about whether you actually need it or not/making a rash decision when purchasing an item  
 7. Money you pay in cash up front when buying something on credit (Example: houses)  
 9. Interest that is computed on the amount that you borrow  
 10. A loan where the interest rate never changes over the life of the loan.  
 12. An account where money can be spent with a debit card or checks.  
 13. A deposit, transfer, withdrawal within an account.

14. The number that identifies your account is the \_\_\_\_\_ number  
 17. Food, shelter, and basic clothing.  
 18. To add money into an account  
 22. A credit incentive program where you get back a portion of what you spent in credit  
 23. An account where money is set aside in a bank that earns interest.  
 24. A record of check, cash, and debit card transactions. Used to keep a running balance of the money amount in your checking account.  
 27. The interest rate banks offer to their best business customers  
 30. TO sign your name on the back of a check in means of permission to cash the check, add money to your account, or pay the money to another person.