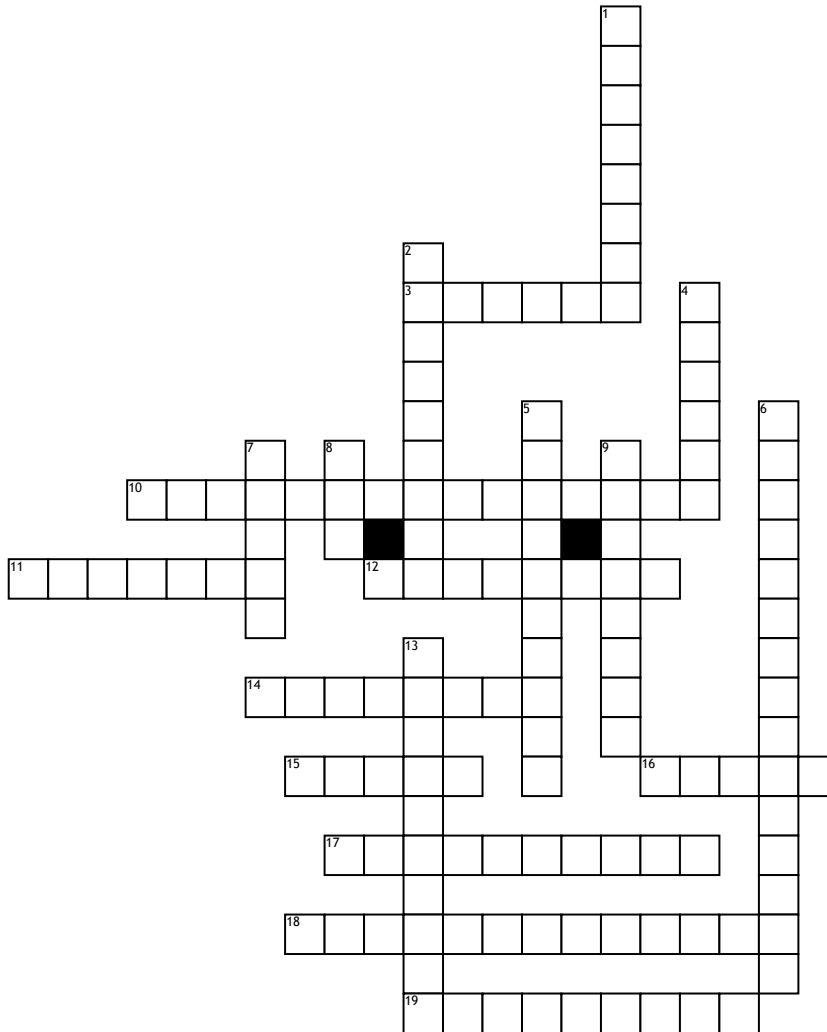


Name: _____

Date: _____

Personal Finance



Across

3. the amount of pay remaining for issuance to an employee after deductions have been taken from the individual's gross pay.

10. the loss of potential gain from other alternatives when one alternative is chosen.

11. an educational institution or establishment, in particular one providing higher education or specialized professional or vocational training.

12. the value of all the non-financial and financial assets owned by an institutional unit or sector minus the value of all its outstanding liabilities.

14. money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt.

15. Goods or services that are required

16. all of the shares into which ownership of the corporation is divided.

17. an investment program funded by shareholders that trades in diversified holdings and is professionally managed.

18. a comprehensive statement of an individual's long-term objectives for security and well-being and a detailed savings and investing strategy for achieving those objectives.

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

Down

1. the amount of money your employees receive before any taxes and deductions are taken out.

2. a practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium.

4. an estimate of income and expenditure for a set period of time.

5. taxes imposed on employers or employees, and are usually calculated as a percentage of the salaries that employers pay their staff.

6. a deposit account held at a financial institution that allows withdrawals and deposits. Also called demand accounts or transactional accounts,

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

8. allow you to withdraw money, and many allow you to make deposits.

9. a legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.

13. a small plastic card issued by a bank, business, etc., allowing the holder to purchase goods or services on credit.

Word Bank

Debit Card

financial plan

Checking Account

Needs

Stock

Insurance

Gross Pay

Budget

Mortgage

Money

ATM

College

Mutual fund

Credit Card

Net Pay

Interest

Payroll tax

Net Worth

Opportunity cost