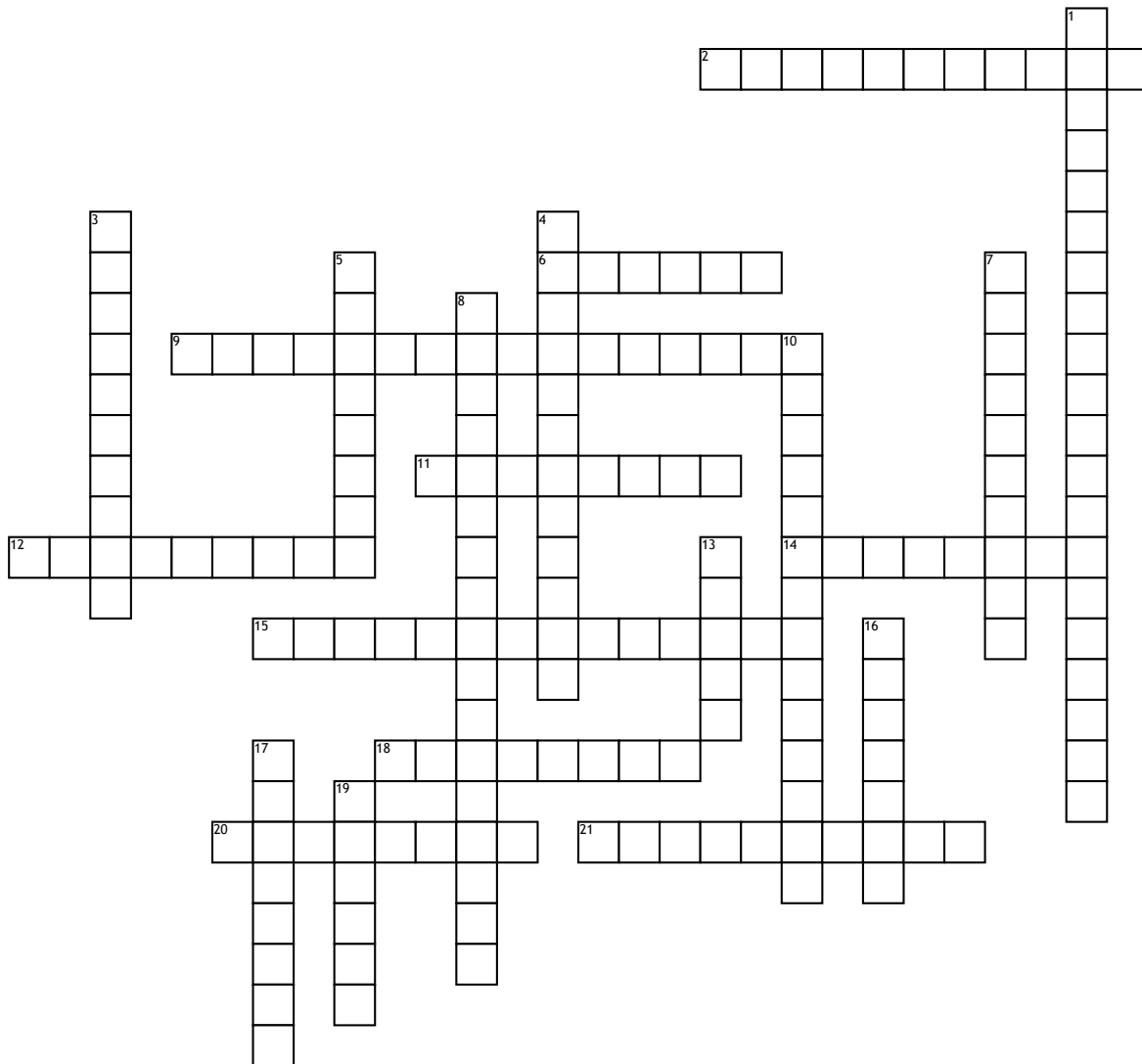


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Personal Finance



## Across

2. the practice of moving employees between different tasks to promote experience and variety

6. amount one receives after taxes and deductions have been withheld during a pay period

9. employee benefits, but they are a more specific form of employee benefit that employers offer to help instill loyalty among their workers

11. the federal health insurance program for people who are 65 or older, certain younger people with disabilities

12. a privileged position earned by reason of longer service or higher rank

14. seek to influence (a politician or public official) on an issue.

15. time when one has permission to be absent from work or from duty in the armed forces

18. Overtime is the amount of time someone works beyond normal working hours. The term is also used for the pay received for this time

20. a payment or gift made by an employer, the state, or an insurance company

21. an amount that is or may be deducted from something, especially from taxable income or tax to be paid

## Down

1. negotiation of wages and other conditions of employment by an organized body of employees.

3. jointly do a full-time job, sharing the remuneration

4. also known as pay-for-performance, is so-called because the prospect of financial compensation is supposed to be an incentive for an employee to remain motivated, work hard and strive for the best possible results

5. total amount of money you get before taxes or other deductions are subtracted from your salary

7. an organized association of workers, often in a trade or profession, formed to protect and further their rights and interests

8. tax rate is 15.3%

10. a federal insurance program that provides benefits to retired people and those who are unemployed or disabled

13. an amount of money added to wages on a seasonal basis, especially as a reward for good performance

16. a regular payment made during a person's retirement from an investment fund to which that person or their employer has contributed during their working life

17. a system of working a set number of hours with the starting and finishing times chosen within agreed limits by the employee

19. secured in the possession of or assigned to a person