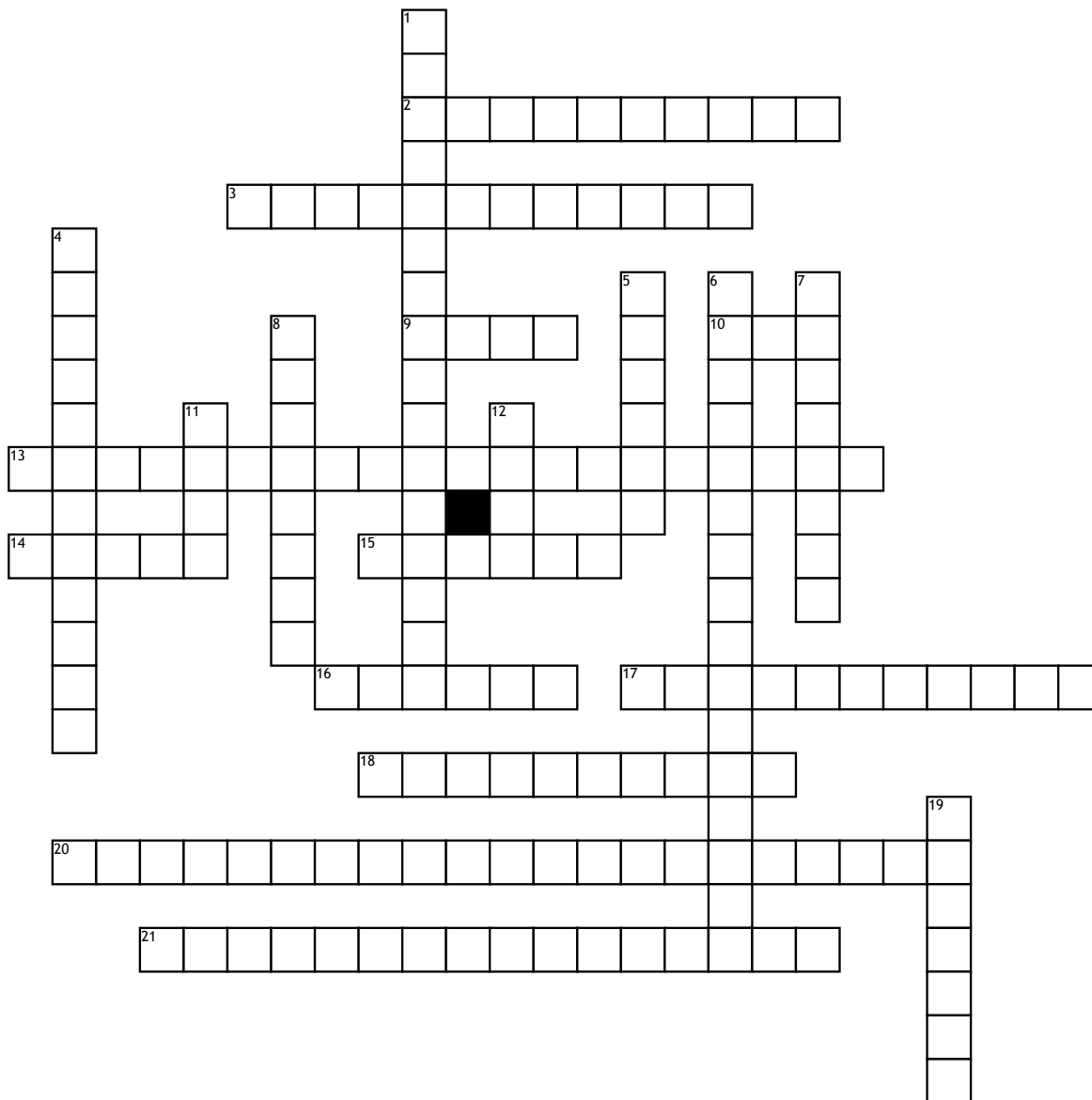


SSEPF1, SSEPF2, and SSEPF4



Across

2. Collection of investments, usually stocks, bonds, and other securities managed by a portfolio manager. The collective investment gains or loses value as a group. The net proceeds are passed to the individual investors.

3. Refers to money that a person owes to someone or to a financial institution

9. This situation occurs when an entity- a person, business, or government- owes money to another entity.

10. Special savings account created for an individual to spend when the person stops employment completely. It often has many tax advantages over a regular savings account.

13. This type of investment account has a specific fixed term/ length, fixed interest rate, is insured by the FDIC, and is very low risk to consumers.

14. Certificate of ownership in a company which entitles the shareholder to vote for the bond of directors of the corporation.

15. Ability to obtain goods and services before payment, or money lent or made available, both with specific guidelines for repayment.

16. Profit or loss derived from an investment.

17. A nonprofit cooperative that accepts deposits, makes loans, and provides other financial services.

18. Generally the act of providing funds to a financial organization for the purposes of making that organization more profitable, while earning a personal profit at the same time.

20. The formula $I = prt$, where p stands for principle, r represents rate, and t represents time in years.

21. Measurement as to the likelihood of whether or not a person will default on a loan provided to them by a lending institution.

Down

1. Method of calculating interest in which the interest is added to the principle each period so that the principle continues to grow throughout the life of the loan or investment.

4. Percentage of a financial loan which is paid as a fee over a period of time

5. The institution or individual that loans money to an individual or business at a set interest rate over a set period of time.

6. The economic term that refers to one's total income that is left following the payment of all required taxes.

7. A payment usually of money for labor or services usually according to contract and on an hourly basis

8. A portion of corporate profits paid to stockholders

11. The potential that an investment will lose money.

12. This is a contract to repay borrowed money, often issued by a company. This issues financial security for a debt.

19. Name to a type of bank account used by a person who wants to safely store their money over a long period of time, earning interest during that process.