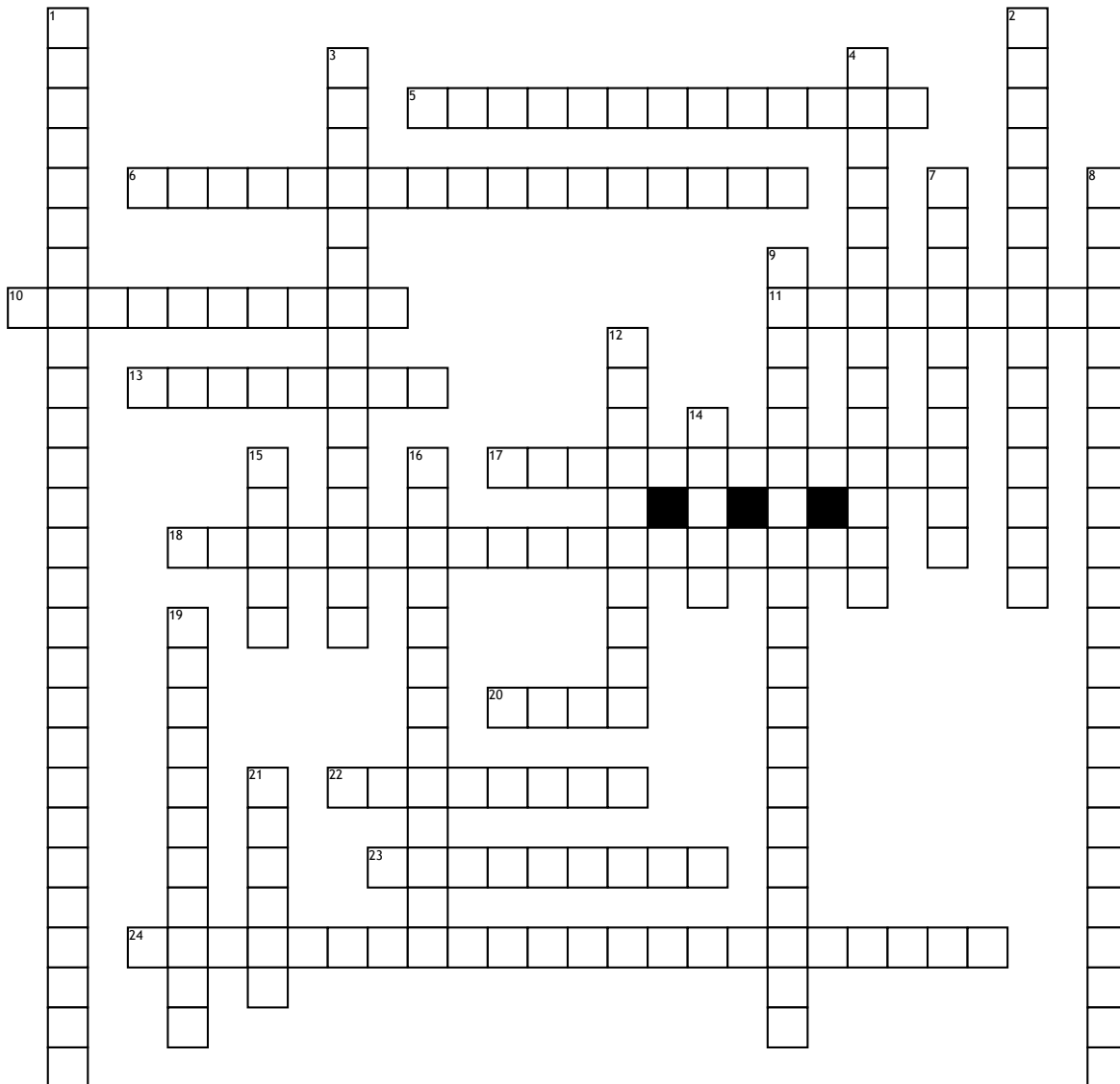


# UNIT 6 VOCABULARY



## Across

5. amount of revenues that exceed the cost of goods sold. Vs. amount of revenues that exceed the total costs of producing those revenues.
6. comprehensive evaluation of an individual's current pay and future financial state by using current known variables to predict future income, asset values and withdrawal plans.
10. an investment company that issues shares continuously and is obligated to repurchase them from shareholders on demand.
11. 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.
13. 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.
17. report detailing a person's financial history specifically related to their ability to repay borrowed money.

18. protect fair trade competition and truthful information in a market economy.

20. is a fixed income investment in which an investor loans money to an entity (typically corporate or governmental) which borrows the funds for a defined period of time at a variable or fixed interest rate

22. A fee that is charged by a lender to a borrower for the right to use the borrowed funds.

23. money may be withdrawn or the cost of purchases paid directly from the holder's bank account without the payment of interest.

24. an independent agency that aims to protect consumers and ensure a strong competitive market by enforcing consumer protection and antitrust laws.

## Down

1. allows individuals to direct pretax income towards investments that can grow tax-deferred; no capital gains or dividend income is taxed until it is withdrawn.

2. cost of a foregone alternative.

3. deposit account held at a financial institution that allows withdrawals and deposits.

4. short-term, interest-bearing deposits with a bank or other financial institution.

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

8. cost the same amount each month vs. costs that are easily changed, reduced or eliminated

9. government spending implemented through an appropriations bill.

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

14. the capital raised by a business or corporation through the issue and subscription of shares.

15. anything that is generally acceptable as a means of exchange, and in the settlement of debts.

16. the illegal use of another person's personal details

19. goods or services that are not necessary but that we desire or wish for and goods or services that are required.

21. plan for making and spending money