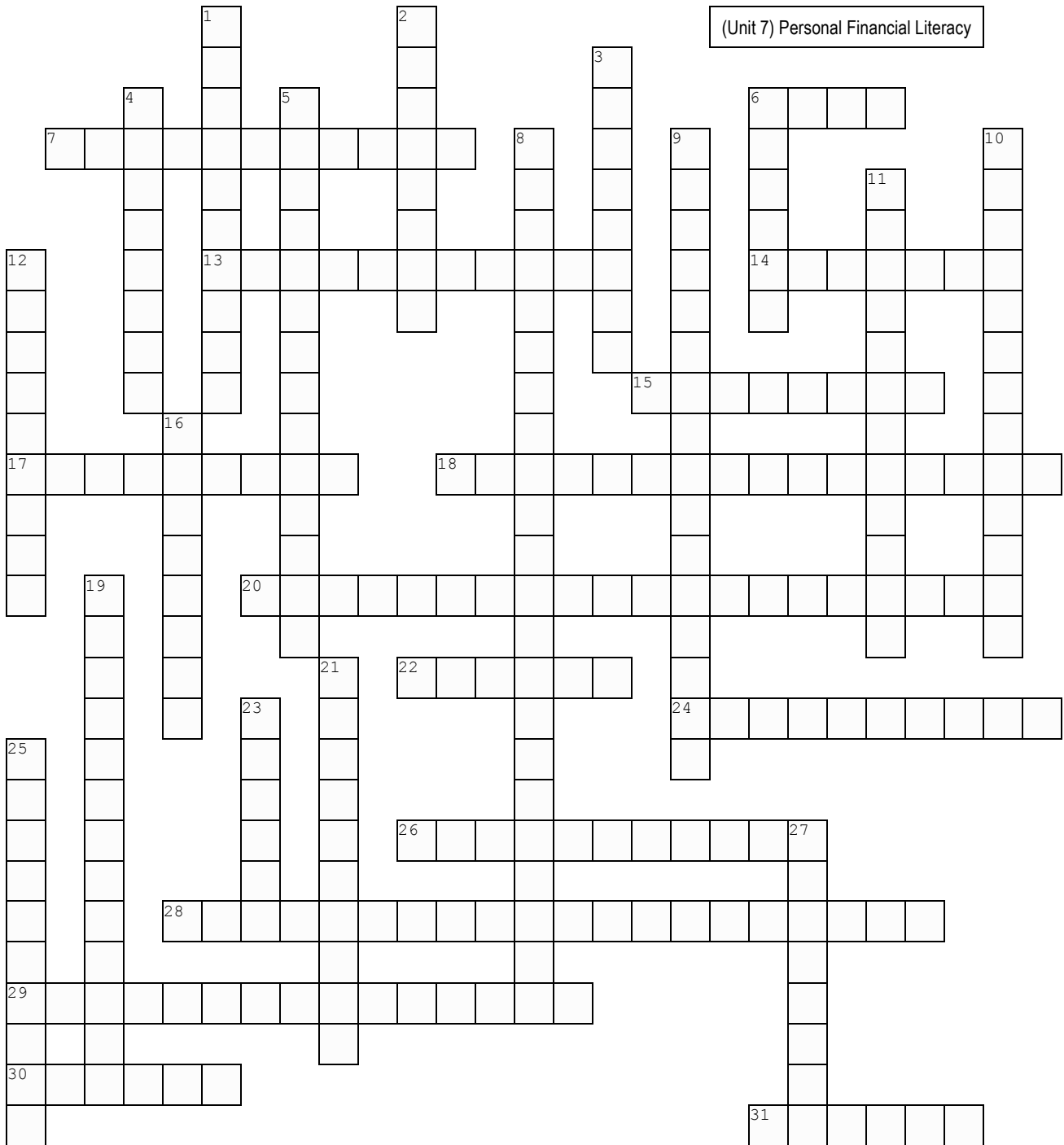


(Unit 7) Personal Financial Literacy



Down

1. inability to pay debts
2. payment people receive when they lend money or allow someone else to use their money
3. payment of a portion of a company's earnings
4. someone who buys a good or service
5. money kept in a bank for use at a later time
6. plan for raising and spending money
8. a federal regulatory agency that oversees commerce
9. what is left over after all taxes are paid
10. costs that stay the same from month to month
11. detailed analysis of a person's history of using credit
12. the amount of a loan, not including the interest
16. income before taxes and deductions are taken
19. when a thief steals one's identification or Social Security number and assumes another's identity, or pretends to be that person, to steal money or obtain credit illegally in the victim's name
21. property or valuable item serving as security for a loan
23. money borrowed to pay for a good or service
25. piece of plastic allowing pre-approved borrowing of money
27. loan from a bank to buy a house

Across

6. money loaned to a company or government to be paid back at a specified time with interest
7. where shares of corporations are bought, sold, and traded
13. when someone takes investments into a company, that may or may not exist, and uses that money to pay dividends to other investors
14. money spent
15. the promise made by a manufacturer or a seller to repair or replace a product within a certain time period if it is faulty
17. paying into a 'just in case' policy; health insurance if one gets sick, auto insurance in case of accident, life insurance in case of death, etc.
18. costs that change from month to month
20. yearly cost of credit expressed as a percentage of the amount borrowed
22. money received from labor, business, or property
24. a bundle of diversified investments to decrease risk
26. movement to educate buyers about products and purchases to improve products
28. an independent agency that protects consumer's interests from unfair or unethical business practices
29. money kept in the bank that is readily accessible for ordinary expenses
30. profit earned through investing
31. income after taxes and deductions have been taken