## **Personal Finance**

## <u>Across</u>

2. A system of money in general use in a particular country.

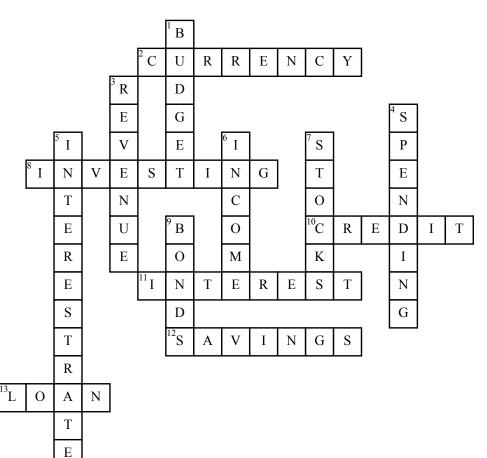
8. Expend money with the expectation of achieving a profit or material result by putting it into financial schemes, shares, or property, or by using it to develop a commercial venture.

**10.** The ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future.

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

12. The money one has saved, especially through a bank or official scheme.





**13.** Borrow (a sum of money or item of property).

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## Down

1. An estimate of income and expenditure for a set period of time

3. Income, especially when of a company or organization and of a substantial nature.

4. Pay out (money) in buying or hiring goods and services.

5. The proportion of a loan is charged as interest to the borrower, typically expressed as an annual percentage of the loan outstanding.

6. Money received, especially on a regular basis, for work or through investments.

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

**9.** A certificate issued by a government or a public company promising to repay borrowed money at a fixed rate of interest at a specified time