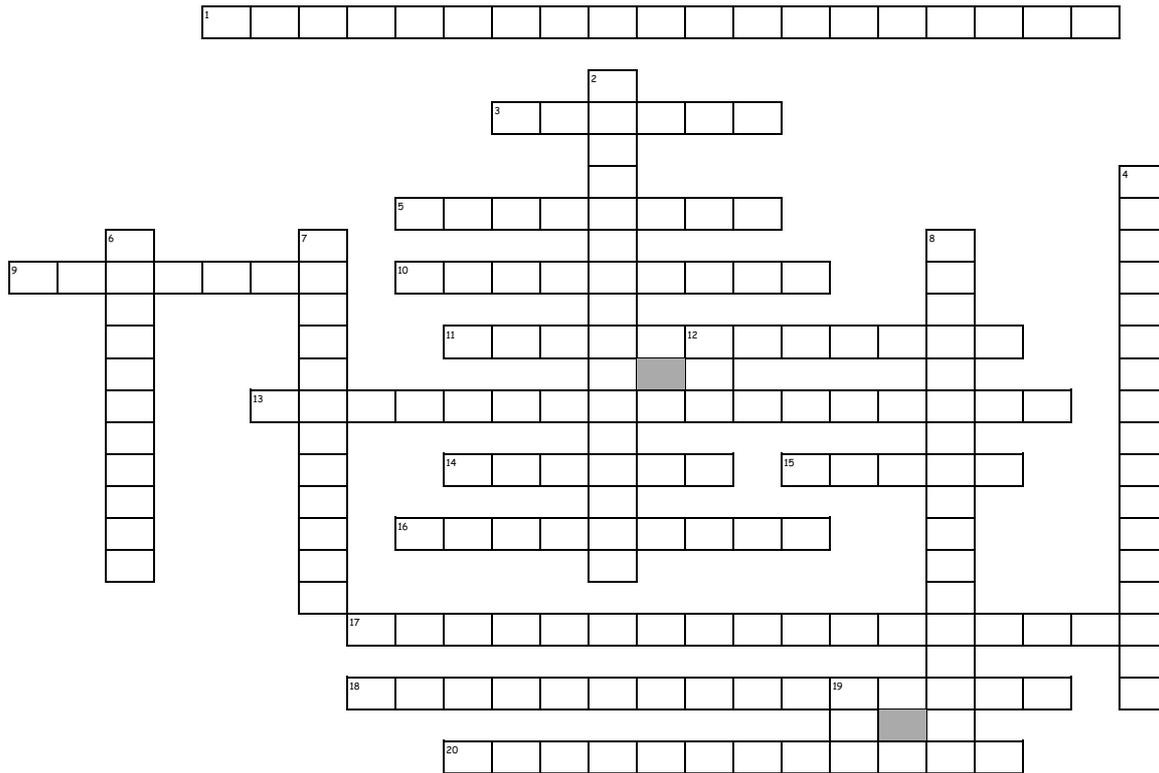


Financial Terms Crossword Puzzle



Across

1. Employer-sponsored retirement plans, such as pensions, in which the employer promises a specified retirement benefit based on a formula that may include an employee's earnings history, length of employment and age.
3. Also called equities or shares.
5. The difference between your assets and liabilities.
9. The payments you make to an insurance company in return for protection from financial losses within the scope of your policy.
10. A person who is financially dependent on your income, typically a child or an adult relative you may support.
11. The increase in the value of an asset or investment — like a stock or real estate — above its original purchase price.
13. A mortgage that carries a fixed interest rate for the entire life of the loan.
14. An account held by an impartial third party on behalf of two parties in a transaction.
15. Commonly referred to as fixed-income securities.
16. A number used by banks and other financial institutions to measure a borrower's credit worthiness.
17. A qualified expense that the IRS allows you to subtract from your adjusted gross income, which further reduces your taxable income.
18. The process by which you choose what proportion of your portfolio you'd like to dedicate to various asset classes, based on your goals, personal risk tolerance and time horizon.
20. Companies often use these as management incentives.

Down

2. When you're investing or saving, this is the interest that you earn on the amount you deposit, plus any interest you've accumulated over time.
4. A type of policy that provides additional liability coverage beyond what your home, auto or boat insurance may provide.
6. The process of buying or selling securities over time in order to maintain your desired asset allocation.
7. This is the process of paying off your debt in regular installments over a fixed period of time.
8. A standard amount that can be used to reduce your taxable income if you decide not to itemize your deductions.
12. A type of mortgage in which the interest you pay on your outstanding balance rises and falls based on a specific benchmark.
19. Used to determine your taxable income, minus any additional IRS-qualified deductions that you're eligible to take.