Across
2. used to record and analyze the financial performance of a business
4. supervises and regulates member banks to help banks serve the public efficiently
5. the difference between a person's assets and liabilities
6. the storing of money for future use
11. the financial record of employee compensation, deductions and compensation
12. describes the financial plan for ongoing operations of a business for a specific period
15. the cost of operating a business
18. using your savings to earn more money
20. provides detailed plans for the financial needs of many
21. a report that covers the revenue and net income or loss for a specific period
22. used for ATM transactions

Down
1. a report that summarizes your current financial condition and sets a direction for future financial activities
3. a written notice that tells the bank not to pay a certain check
7. refers to the day-to-day financial activities associated with using limited income to satisfy your unlimited needs and wants
8. any difference between actual spending and budgeted amounts
9. offer a wide variety of financial services
10. all income that a business receives over time
13. the ease with which an investment can be changed into cash without using its value
14. plans income and expenses from the beginning of a new business or a major business expansion until it becomes profitable
16. an estimate of the actual money received and paid out for a specific period
17. the price at which stocks are being bought and sold
19. the difference between the price at which you can currently sell your house and the amount owed on the mortgage