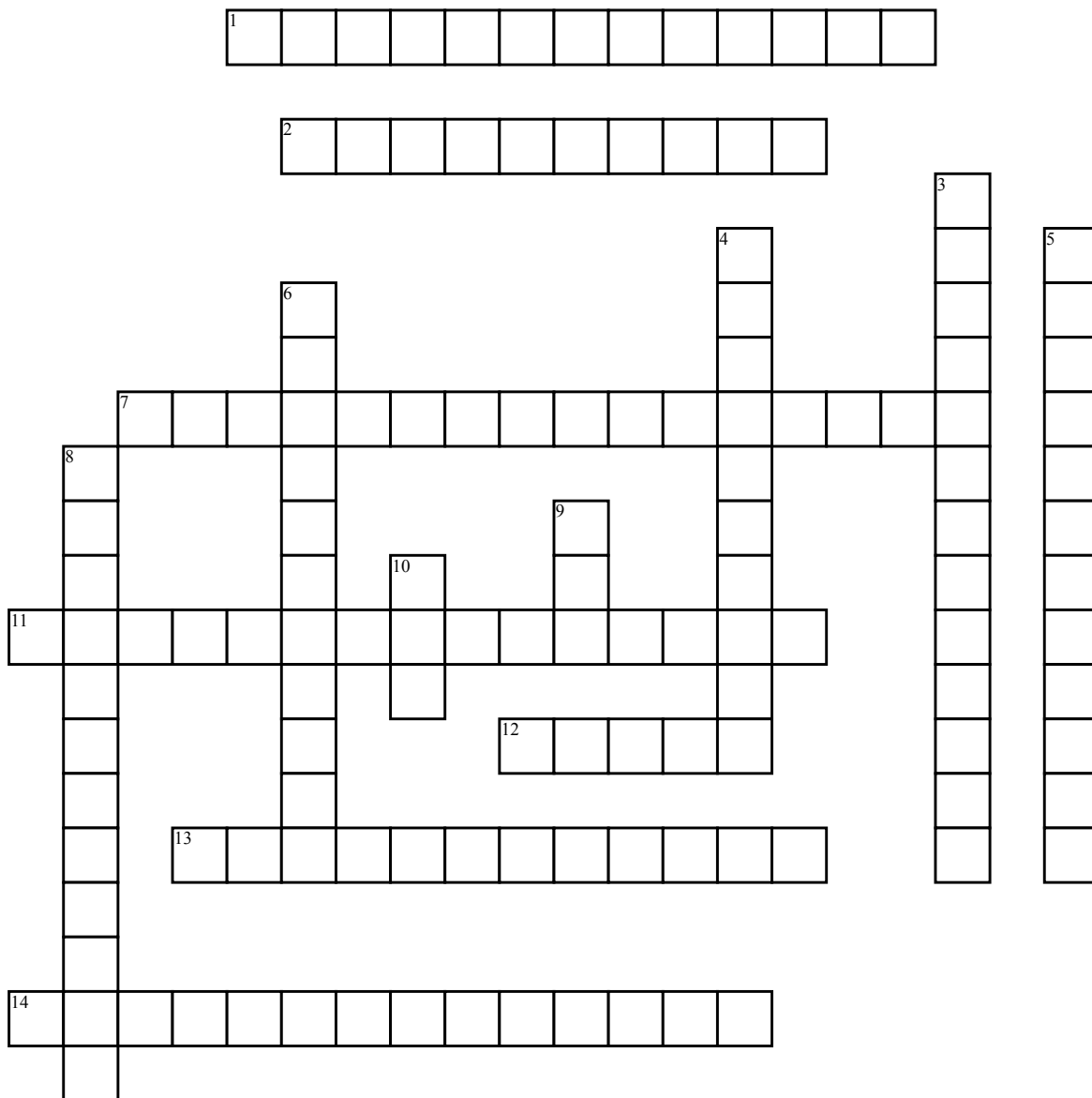


Financial Planning Vocabulary



Across

1. the buying of retail merchandise prompted by a whim on seeing the product displayed
2. company divides its existing shares into multiple shares
7. interest calculated on the initial principal and also on the accumulated interest of previous periods of a deposit or loan
11. a money penalty or fine
12. a way of conceptualizing price changes in the trading of securities

13. how much a future sum of money is worth today

14. an objective which is expressed in or based upon money

Down

3. a crime where one person uses another person's personal data without their permission.
4. the outlay of money usually for income or profit
5. paying off of debt with a fixed repayment schedule in regular installments over a period of time
6. an amount of money that is spent on something "bought something"

8. an informal loan arrangement between a bank and a customer allowing the customer to borrow up to a prespecified amount
9. first sale of stock by private company to the public
10. an individual retirement account is an investing tool used by individuals to earn and earmark funds for retirement savings