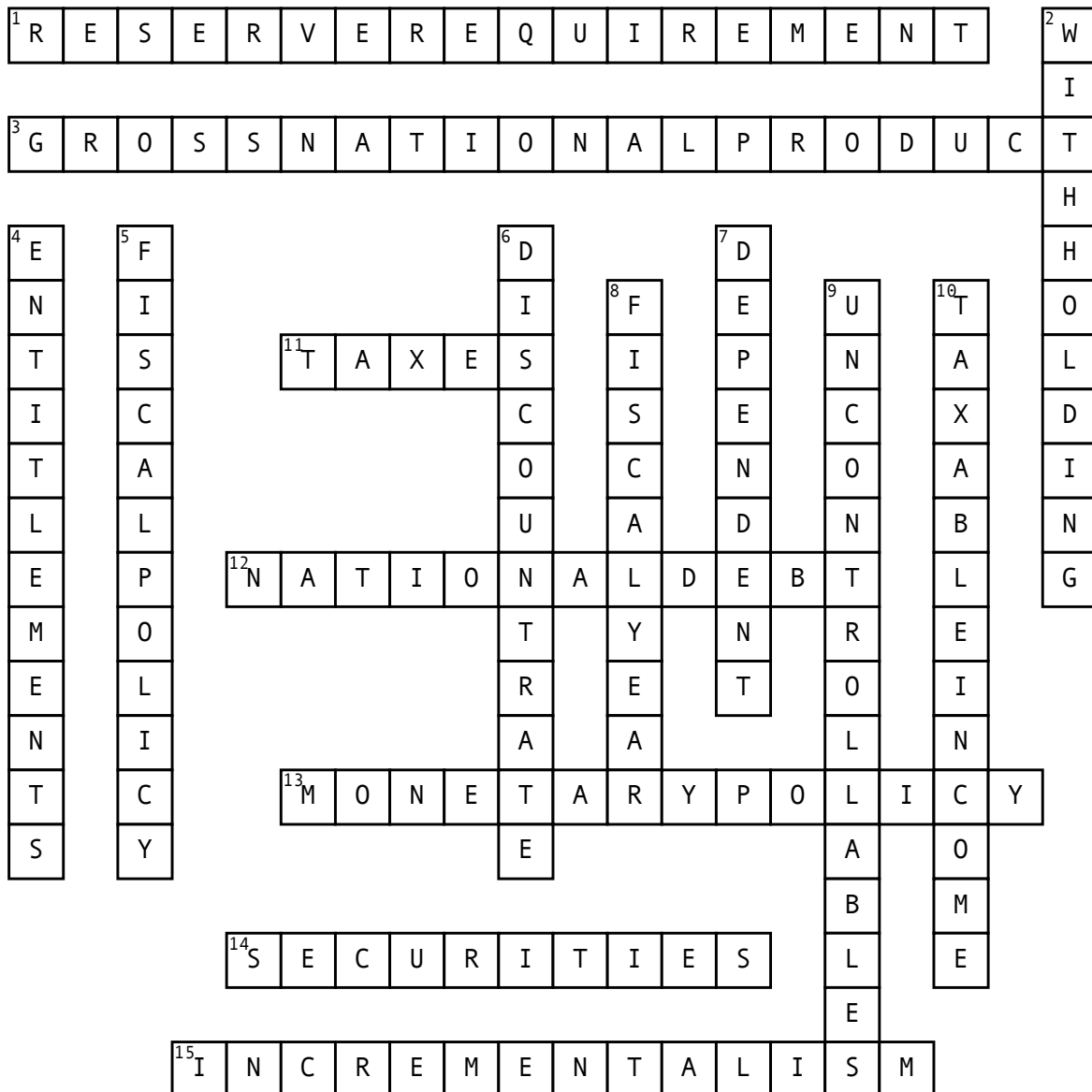


Name: _____

Chapter 20 & 21



Across

1. member banks must keep a certain percentage of their money in federal reserve banks as a reserve against their deposits

3. the sum of all goals and services produced in the nation in a year

11. payments by individuals and businesses to support the activities of government

12. government borrowing to fund annual budget deficits

13. involves controlling the supply of money and credit to influence the economy

14. financial instruments that include bonds, notes, and treasury bills

15. generally the total budget changes only a little (an increment) from one year to the next

Down

2. the money an employer withholds from workers' wages as payment of anticipated income tax

4. benefits that Congress has provided by law to individuals and which they have an established legal right to receive

5. involves using government spending and taxation to influence the economy

6. the rate the fed. charges member banks for loans

7. one who depends primarily on another person for such things as food, clothing, and shelter

8. 12 month accounting period that extends from October 1st of one year to September 30th of the next year

9. expenditures required by law or resulting from previous budgetary commitments

10. total income of an individual minus certain deductions and personal exemptions