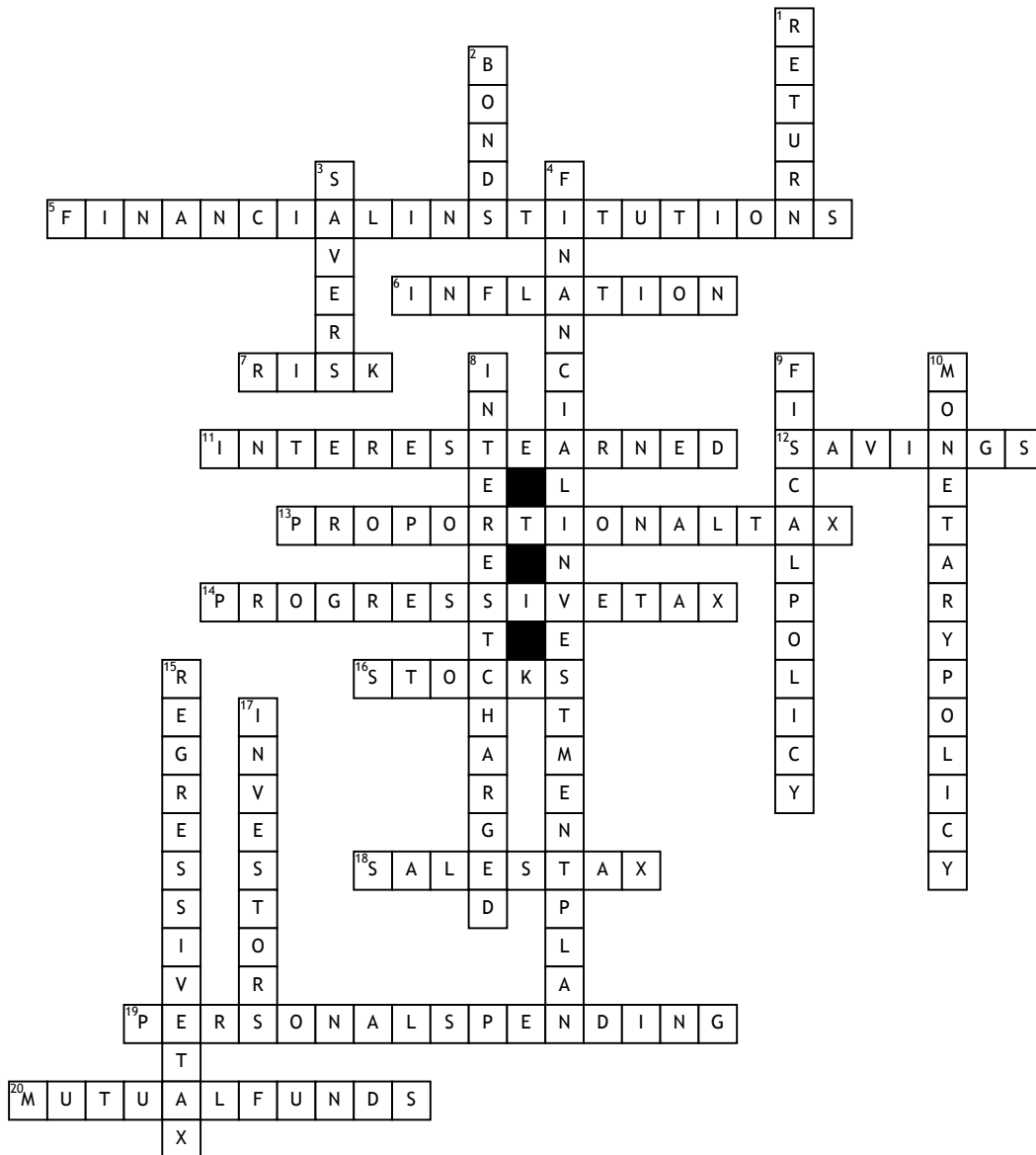


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Personal Finance



## Across

5. Engaged in the business of dealing with monetary transactions, such as deposits, loans, investments and currency exchange.
6. Rate at which the general level of prices for goods and services is rising and, consequently, the purchasing power of currency is falling.
7. Implies future uncertainty about deviation from expected earnings or expected outcome.
11. An amount earned by a company on its interest bearing bank accounts or other investments.
12. Consists of the amount left over when the cost of a person's consumer expenditure is subtracted from the amount of disposable income he earns in a given period of time.
13. Tax imposed so that the tax rate is fixed, with no change as the taxable base amount increases or decreases.

14. Is a tax that takes a larger percentage from high-income earners than it does from low-income individuals.

16. Type of security that signifies ownership in a corporation and represents a claim on part of the corporation's assets and earnings.

18. Consumption tax imposed by the government on the sale of goods and services.

19. Voluntary private consumption, or an exchange of money for goods and services.

20. An investment vehicle made up of a pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets.

## Down

1. Gain or loss of a security in a particular period.

2. Debt securities where you lend money to an issuer (e.g., a corporation or government) in exchange for interest payments and the future repayment of the bond's face value.

3. A person who regularly saves money through a bank or recognized scheme.

4. A comprehensive evaluation of an investor's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans.

8. An amount of money paid by a borrower as interest on a loan.

9. Government spending policies that influence macroeconomic conditions.

10. Process by which the monetary authority of a country controls the supply of money, often targeting an inflation rate or interest rate to ensure price stability and general trust in the currency.

15. Tax imposed in such a manner that the tax rate decreases as the amount subject to taxation increases

17. Any person who commits capital with the expectation of financial returns.