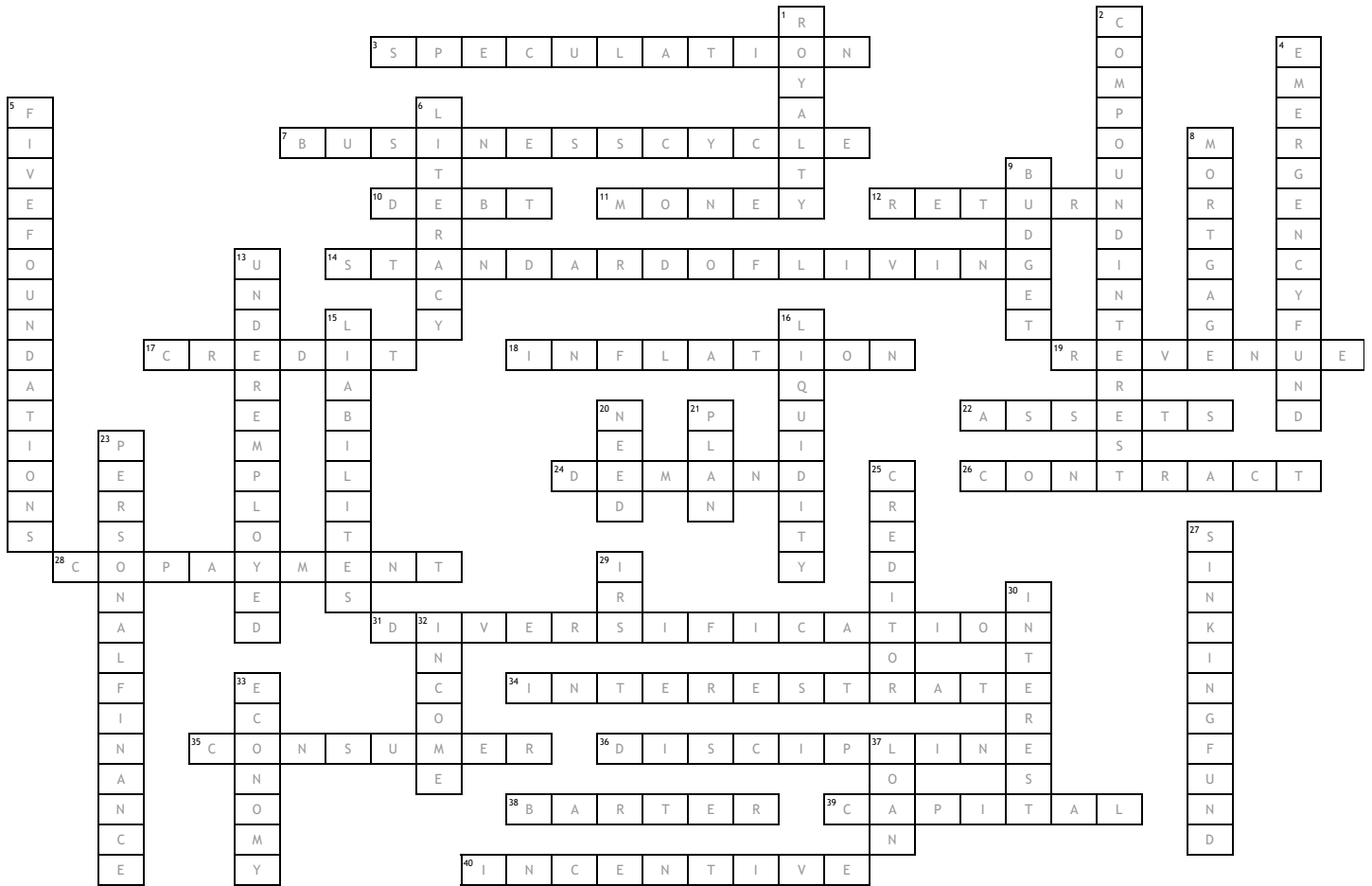


# Personal Finance Terms



## Across

3. investment in stocks, property, or other ventures in hopes of gaining
7. recurrent fluctuation in the total business activity of a country
10. obligation of repayment owed by one party
11. currency and coin that are legal tender by government
12. give, put, or send (something) back to a place or person
14. the degree of wealth and material comfort available
17. form of deferred payment
18. a persistent rise in the price of goods and services
19. income, especially from a company or organization of a substantial nature
22. anything owned by an individual
24. an insistent request made as if by right
26. an agreement between two or more parties that limits the action or inaction of each party
28. a specified sum of money covered for by the patient's insurance
31. dividing money a person invests between several types of investments.
34. percentage paid to a lender for the use of borrowed money; percentage earned on invested principle
35. person or organization that uses a product or service
36. delayed gratification
38. to bargain or exchange in trade
39. an accumulated stock of wealth, whether in money or property
40. payment or concession to stimulate greater output or investment

## Down

1. a sum of money paid to a patentee for the use of a patent
2. interest paid (daily, monthly and annually) on interest previously earned
4. \$500 in readily available cash for emergencies only; the goal of the First Foundation
5. the 5 steps to financial success
6. to be an informed consumer; Financial...
8. obligates the borrower to make a predetermined series of payments
9. a written cash flow plan
13. not having enough paid work or not doing work that makes full use of their skills and abilities
15. state of being obligated according to law
16. quality of an asset that permits it to be converted quickly into cash without loss of value
20. a thing that is wanted or required
21. detailed proposal for doing or achieving something
23. decisions made by an individual regarding their money
25. person or firm to whom money is due
27. saving money over time for a large purchase
29. a U.S. government agency responsible for collecting taxes and enforcing tax laws
30. fee paid by a borrower to the lender
32. earnings from work or investments
33. system which goods are produced and distributed
37. a debt evidenced by a "note"