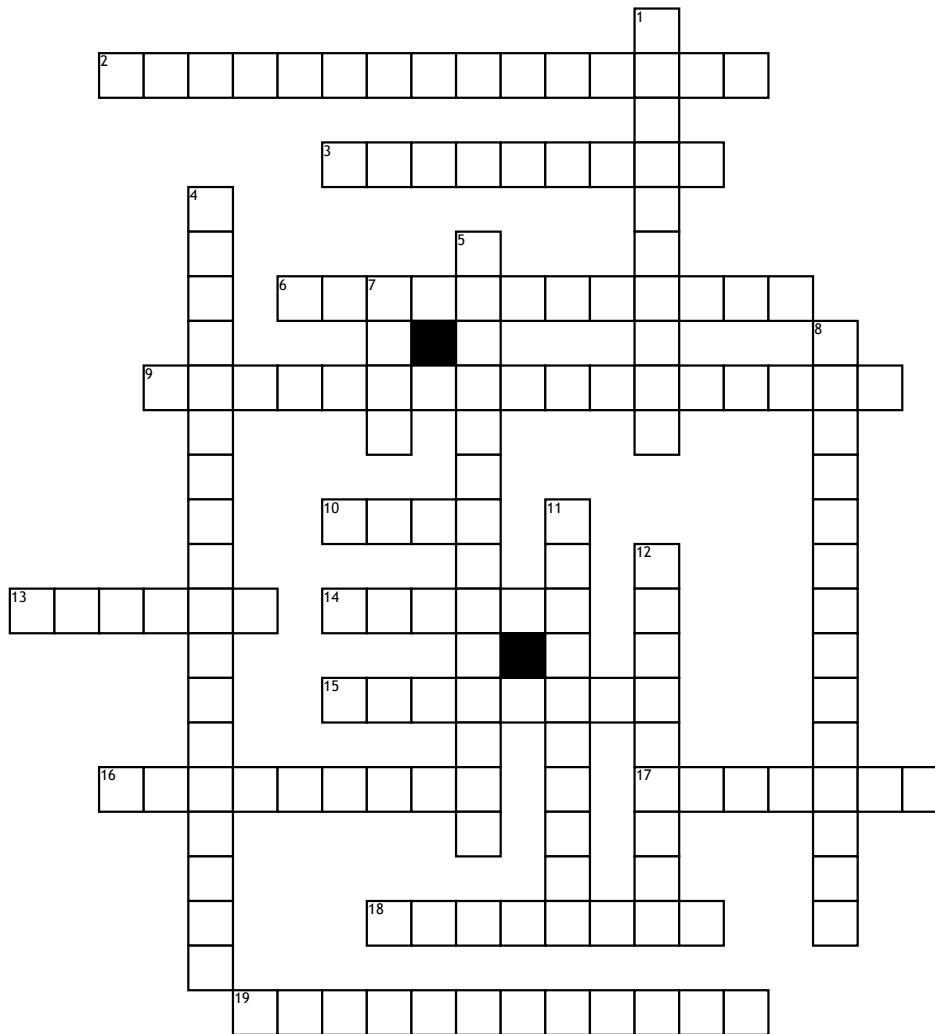


# Key Financial Literacy Terms:



## Across

2. the costs that make up one unit of what you sell  
 3. the amount of money borrowed  
 6. this type of credit requires little documentation; decisions are almost immediate and interest rates are very high  
 9. a determination of how many units you have to sell in order to pay for all fixed cost  
 10. debt from a bank  
 13. funds contributed by investors to a business  
 14. something of value

15. the money a person borrows to buy real estate  
 16. a person or company with sufficient liquidity who guarantees to repay a loan if a company cannot  
 17. expenditures on equipment the business will use for many years  
 18. the date a loan is due  
 19. other types of debt other than a mortgage

## Down

1. equipment, inventory or other goods that are pledged to the bank in case a company can't make a loan payment

4. unit price minus the cost of goods sold

5. investors who make small investments in an enterprise  
 7. the right to take possession of collateral until a debt is repaid  
 8. the act of making a business different  
 11. the 12 month period a company uses to report financial results  
 12. cost that do not vary based on the units sold by your enterprise

## Word Bank

FiscalYear	Collateral	Credit	OnlineCredit	Capital
maturity	Lien	Assets	Loan	Notes Payable
Principle	FixedCost	Mortgage	AngelInvestors	Guarantor
ContributionMargin	BreakevenAnalysis	Differentiation	CostofGoodsSold	