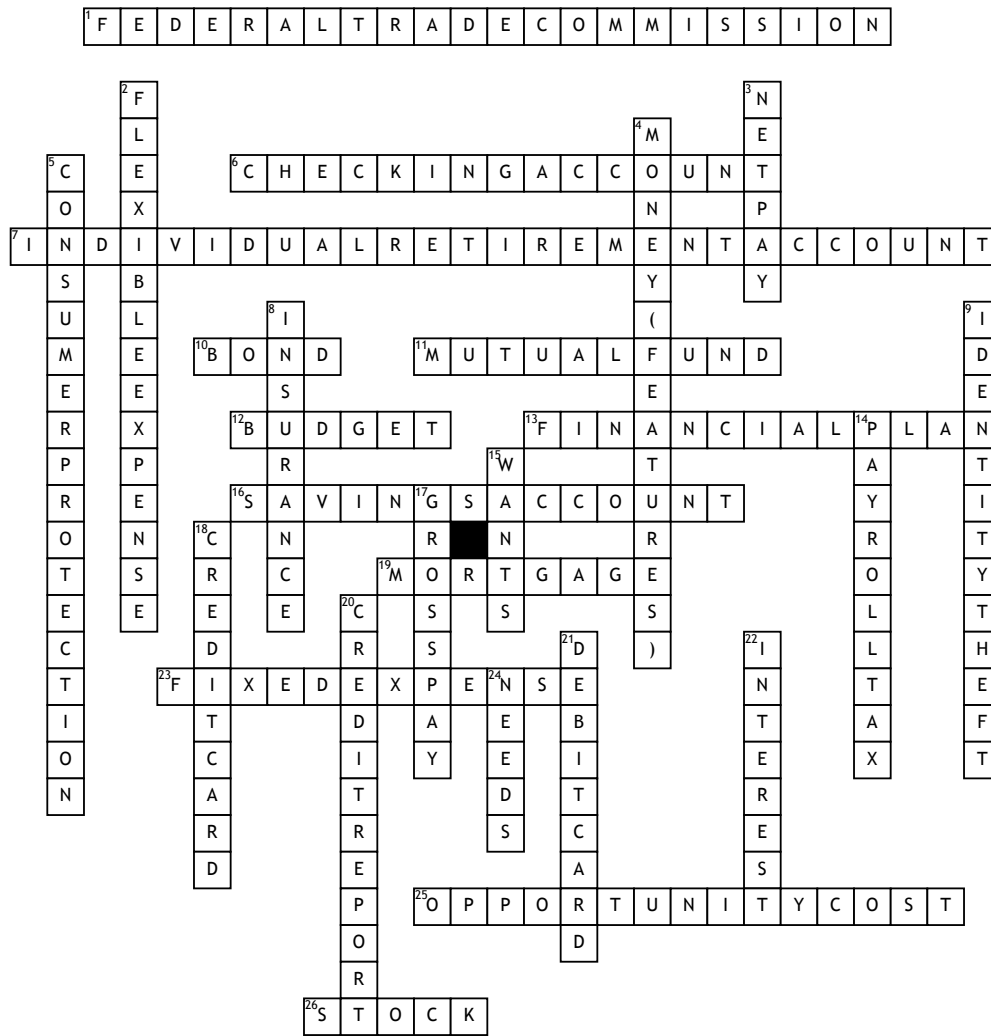


# Unit 6 Vocab Crossword Puzzle



**Across**

1. a federal agency (established in 1914) that administers antitrust and consumer protection legislation in pursuit of free and fair competition in the marketplace
6. an account at a bank against which checks can be drawn by the account depositor
7. an investing tool used by individuals to earn and earmark funds for retirement savings
10. a deed by which a person is committed to make payment to another
11. an investment program funded by shareholders that trades in diversified holdings and is professionally managed
12. an estimate of income and expenditure for a set period of time
13. a comprehensive evaluation of an individual's current pay and future financial state
16. a bank account that earns interest
19. a legal agreement where a bank or other creditor lends money at interest in exchange for taking title of the debtor's property

23. expense that will be the same total amount regardless of changes in the amount of sales, production, or some other activity
  25. the loss of potential gain from other alternatives when one alternative is chosen
  26. the goods or merchandise kept on the premises of a business or warehouse and available for sale or distribution
- Down**
2. costs that are easily changed, reduced or eliminated
  3. the amount one receives after taxes and deductions have been withheld during a pay period
  4. Means of providing benefits to customers
  5. A state or federal law designed to protect consumers against improperly described goods and services & from unfair trade and credit practices
  8. arrangement by which a company or government agency provides a guarantee of compensation for specified loss in return for payment of a premium
  9. use of a person's private identifying information, usually for financial gain (a crime)

14. taxes imposed on employers or employees, and are usually calculated as a percentage of the salaries that employers pay their staff
15. goods or services that are not necessary but that we desire/
17. The total of an employee's regular remuneration (including allowances, overtime pay, commissions, and bonuses, and any other amounts) before any deductions are made
18. a small plastic card issued by a bank, business, etc., allowing the holder to purchase goods or services on credit
20. a detailed report of an individual's credit history prepared by a credit bureau
21. card issued by a bank allowing the holder to transfer money electronically to another bank account when making a purchase
22. money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt
24. goods or services that are required

**Word Bank**

- |                  |                               |             |                     |
|------------------|-------------------------------|-------------|---------------------|
| checking account | Federal Trade Commission      | stock       | fixed expense       |
| Net Pay          | needs                         | insurance   | budget              |
| opportunity cost | Individual Retirement Account | Wants       | financial plan      |
| interest         | money (features)              | Mutual Fund | bond                |
| Identity Theft   | credit report                 | Payroll Tax | debit card          |
| mortgage         | flexible expense              | Gross Pay   | consumer protection |
| credit card      | savings account               |             |                     |