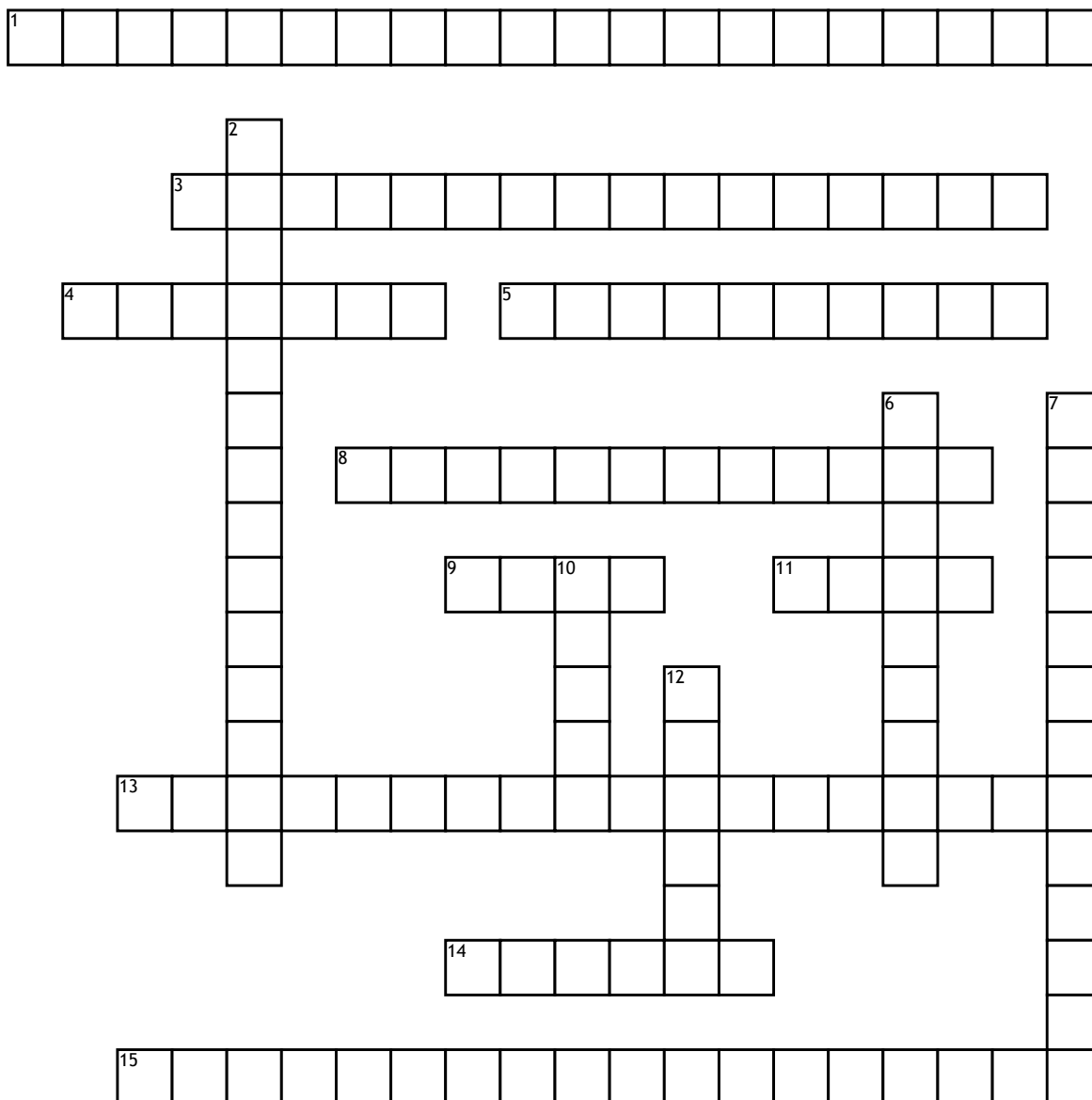


# Personal Finance Vocabulary One



## Across

1. Reduces risk by spreading money among a wide array of investments
3. Savings for the future by putting money aside before paying monthly bills
4. Portion of income not spent on consumption
5. Created when a company invests the funds of many investors in diversified portfolios
8. The total return on an investment expressed as a percentage of the amount of money saved

9. The chance of loss from an event that cannot be entirely controlled

11. A fee charged for the use of property or land
13. An account with minimum balance requirements
14. Accumulation of excess funds by intentionally spending less than you earn
15. Have the potential for significant fluctuations in return over a short period of time

## Down

2. An account at a depository institution that is designed to hold money not spent on current consumption
6. The original amount of money saved or invested
7. Accounts offered by depository institutions whose main purpose is to help people manage their money
10. A share of ownership in a company
12. The profit or income generated by saving and investing