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Chapter 1-3 Crossword Puzzle

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| **Across**  **1.** Percentage paid to a lender for the use of borrowed money (in debt); percentage earned on invested principal (in investing)  **8.** A fee paid by a borrower to the lender for the use of borrowed money  **11.** Interest paid on interest previously earned; credited daily, monthly, quarterly, or semianually  **13.** A debt evidenced by a "note" which specifies the principal amount, interest rate and date of repayment  **14.** A cash flow plan that assigns an expense to every dollar of your income, wherein the total income minus the total expenses equals zero  **16.** A system by which goods and services are produced and distrubuted  **17.** To match your bank statement with your checkbook  **18.** Five hundred dollars in readily available cash to be used only the event of an emergency; the goal of the First Foundation  **20.** A copy of each check you write | **Down**  **2.** A summary that shows total income and spending for a given time period  **3.** A written cash flow plan  **4.** Occurs when money is withdrawn from a bank account and the available balance below zero  **5.** An item that is bought without previous planning or consideration of long-term effects  **6.** The knowledge and skillset necessary to be an informed consumer and manage finances eddfectively  **7.** Saving money over time for a large purchase  **9.** All of the decisions and activities of an individual or family regarding their money, including spending, saving, budgeting, etc.  **10.** The granting of a loan and the creation of debt; any form of deferred payment  **12.** A person or organization that uses a product or service  **15.** Series of envelopes that are divided into categories (food, entertainment, gas, etc.) and are used to store cash for planned monthly expenses.  **19.** An obligation of repayment owed by one party (the debtor/borrower) to a second party (the creditor/lender); in most cases this includes repayment of the originial loan amount plus interest |