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Chapter 20 & 21

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| **Across****1.** member banks must keep a certain percentage of their money in federal reserve banks as a reserve against their deposits**3.** the sum of all goals and services produced in the nation in a year**11.** payments by individuals and businesses to support the activities of governement**12.** government borrowing to fund annual budget deficits**13.** involves controlling the supply of money and credit to influence the economy**14.** financial instruments that include bonds, notes, and treasury bills**15.** generally the total budget changes only a little (an increment) from one year to the next | **Down****2.** the money an employer withholds from workers' wages as payment of anticipated income tax**4.** benefits that Congress has provided by law to individuals and which they have an established legal right to recieve **5.** involves using government spending and taxation to influence the economy**6.** the rate the fed. charges member banks for loans**7.** one who depends primarily on another person for such things as food, clothing, and shelter**8.** 12 month accounting period that extends from October 1st of one year to Seotember 30th of the next year**9.** expenditures required by law or resulting from previous budgetary commitments**10.** total income of an individual minus certain deductions and personal exemptions |