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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 |