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| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

Financial Terms Crossword Puzzle

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| **Across**  **1.** Employer-sponsored retirement plans, such as pensions, in which the employer promises a specified retirement benefit based on a formula that may include an employee’s earnings history, length of employment and age.  **3.** Also called equities or shares.  **5.** The difference between your assets and liabilities.  **9.** The payments you make to an insurance company in return for protection from financial losses within the scope of your policy.  **10.** A person who is financially dependent on your income, typically a child or an adult relative you may support.  **11.** The increase in the value of an asset or investment — like a stock or real estate — above its original purchase price.  **13.** A mortgage that carries a fixed interest rate for the entire life of the loan.  **14.** An account held by an impartial third party on behalf of two parties in a transaction.  **15.** Commonly referred to as fixed-income securities.  **16.** A number used by banks and other financial institutions to measure a borrower’s credit worthiness.  **17.** A qualified expense that the IRS allows you to subtract from your adjusted gross income, which further reduces your taxable income.  **18.** The process by which you choose what proportion of your portfolio you’d like to dedicate to various asset classes, based on your goals, personal risk tolerance and time horizon.  **20.** Companies often use these as management incentives. | **Down**  **2.** When you’re investing or saving, this is the interest that you earn on the amount you deposit, plus any interest you’ve accumulated over time.  **4.** A type of policy that provides additional liability coverage beyond what your home, auto or boat insurance may provide.  **6.** The process of buying or selling securities over time in order to maintain your desired asset allocation.  **7.** This is the process of paying off your debt in regular installments over a fixed period of time.  **8.** A standard amount that can be used to reduce your taxable income if you decide not to itemize your deductions.  **12.** A type of mortgage in which the interest you pay on your outstanding balance rises and falls based on a specific benchmark.  **19.** Used to determine your taxable income, minus any additional IRS-qualified deductions that you’re eligible to take. |