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Financial topic

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| **Across**  **3.**  the economic resources a business has, including the products it has in inventory, the office furniture and supplies purchased for use, and any trademarks or copyrights it owns.  **4.** a list of goods or materials a business is holding for sale.  **6.** the total revenue a business earns minus the total expenses.  **7.** the difference between the selling price of a good or service and the profit  **9.**  any amount that you owe including bills, loan repayments and income tax.  **16.** Over time, a business’ assets decrease in value due to the time that has passed since it was purchased  **18.** a physical check by an auditor or tax official on your financial records to check that you account for everything correctly.  **19.** This is an expression of your business’s total value, as determined by your total current assets less the total liabilities currently owed by the business.  **20.** a person who promises to pay a loan in the event the borrower cannot meet the repayments. The guarantor is legally responsible for the debt.  **21.** This includes any debt accrued by a business in the course of starting, growing and maintaining its operations, including bank loans, credit card debts, and monies owed to vendors and product manufacturers. | **Down**  **1.** the overall movement of funds through your business each month, including income and expenses  **2.** money used to fund a business or high value purchase.  **5.**  debt and equity is...  **8.** the process of offsetting assets such as goodwill and intellectual property over a period of time.  **10.** a list of future financial transactions.  **11.** tool for an estimation of the overall worth of the business.  **12.** The costs the company incurs each month in order to operate, including rent, utilities, legal costs, employee salaries, contractor pay, and marketing and advertising costs.  **13.** a listing of planned revenue and expenditure for a given period.  **14.** a lending term for when a customer purchases a good or service with an agreement to pay at a later date.  **15.** a failure to pay a loan or other debt obligation.  **17.** when someone cannot pay their debts and aren't able to reach an agreement with their creditors. |