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Personal Finance/ Economics Terms

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| **Across**  **3.** A general, sustained upward movement of prices for goods and services in an economy  **4.** The value of a person's assets accumulated over time  **5.** The quantity of a good or service that producers are willing and able to sell at all possible prices during a certain time period.  **7.** A system of production and distribution of resources, goods, and services.  **9.** Actions that can satisfy people's wants.  **14.** The payment people receive for providing resources in the marketplace. When people work, they provide human resources (labor) and in exchange they receive income in the form of wages or salaries.  **15.** The quantity of a good or service that buyers are willing and able to buy at all possible prices during a certain time period.  **16.** Mandatory payments individuals, households, and businesses make to local, state, or national governments.  **17.** The price of using someone else's money. When people place their money in a bank, the bank uses the money to make loans to others.  **18.** Money owed in exchange for loans or for goods or services purchased with credit.  **19.** Anything widely accepted in exchange for goods and services.  **21.** Income not spent on current consumption or taxes. The accumulation of money set aside for future spending.  **22.** The amount of revenue that remains after a business pays the costs of producing a good or service. | **Down**  **1.** The results of an action. They can be intended or unintended.  **2.** The value of the next-best alternative when a decision is made; it's what is given up.  **6.** Taxes on income, both earned (salaries, wages, tips, commissions) and unearned (interest, dividends).  **8.** A measure of the goods and services available to each person in a country; a measure of economic well-being. Also known as per capita real GDP (gross domestic product).  **10.** People 16 years and older who have jobs.  **11.** People who buy goods and services to satisfy their wants.  **12.** Buyers and sellers coming together to exchange goods, services, and/or resources.  **13.** Money or income received in exchange for labor or services.  **20.** A resource with economic value that an individual, corporation, or country owns with the expectation that it will provide future benefits.  **23.** The chance of loss. |

   Asset       Consequences       Consumers       Debt       Demand       Earnings       Economy       Employed       Income       Income Tax       Inflation       Interest       Market       Money       Opportunity Cost       Profit       Risk       Savings       Services       Standard of Living       Supply       Taxes       Wealth