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Personal Finance Terms

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| **Across**  **3.**  investment in stocks, property, or other ventures in hopes of gaining  **7.** recurrent fluctuation in the total business activity of a country  **10.** obligation of repayment owed by one party  **11.** currency and coin that are legal tender by government  **12.** give, put, or send (something) back to a place or person  **14.** the degree of wealth and material comfort available  **17.** form of deferred payment  **18.**  a persistent rise in the price of goods and services  **19.** income, especially from a company or organization of a substantial nature  **22.** anything owned by an individual  **24.** an insistent request made as if by right  **26.**  an agreement between two or more parties that limits the action or inaction of each party  **28.**  a specified sum of money covered for by the patient’s insurance  **31.** dividing money a person invests between several types of investments.  **34.** percentage paid to a lender for the use of borrowed money; percentage earned on invested principle  **35.** person or organization that uses a product or service  **36.** delayed gratification  **38.** to bargain or exchange in trade  **39.** an accumulated stock of wealth, whether in money of property  **40.** payment or concession to stimulate greater output or investment | **Down**  **1.** a sum of money paid to a patentee for the use of a patent  **2.** interest paid (daily, monthly and annually) on interest previously earned  **4.**  $500 in readily available cash for emergencies only; the goal of the First Foundation  **5.** the 5 steps to financial success  **6.** to be an informed consumer; Financial...  **8.** obligates the borrower to make a predetermined series of payments  **9.**  a written cash flow plan  **13.** not having enough paid work or not doing work that makes full use of their skills and abilities  **15.** state of being obligated according to law  **16.** quality of an asset that permits it to be converted quickly into cash without loss of value  **20.** a thing that is wanted or required  **21.**  detailed proposal for doing or achieving something  **23.**  decisions made by an individual regarding their money  **25.**  person or firm to whom money is due  **27.**  saving money over time for a large purchase  **29.** a U.S. government agency responsible for collecting taxes and enforcing tax laws  **30.**  fee paid by a borrower to the lender  **32.** earnings from work or investments  **33.** system which goods are produced and distributed  **37.** a debt evidenced by a “note” |