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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” |