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

Unit 4 review

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|  |  |  |  |  |  | 2  F | I | N | A | N | C | I | A | L | R | E | C | O | R | D | S |  |  |  |  |  |  |  |  |
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|  |  |  |  | 3  S |  |  | 4  F | E | D | E | R | A | L | R | E | S | E | R | V | E | S | Y | S | T | E | M |  |  |  |
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| 5  N | E | T | W | O | R | T | H |  |  |  |  | C |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | P |  |  |  |  |  |  |  | I |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | P |  |  |  |  |  |  | 6  S | A | V | I | N | G |  | 7  M |  |  |  | 8  B |  |  |  |  |  |  |  |
|  |  |  |  | A |  | 9  C |  |  |  |  |  | L |  |  |  |  |  | O |  |  |  | U |  | 10  R |  |  |  |  |  |
|  |  | 11  P | A | Y | R | O | L | L |  |  | 12  O | P | E | R | A | T | I | N | G | B | U | D | G | E | T |  |  |  |  |
|  |  |  |  | M |  | M |  |  | 13  L |  |  | L |  |  |  |  |  | E |  |  |  | G |  | V |  |  |  |  |  |
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| 15  E | X | P | E | N | S | E | S |  | Q |  |  | N |  |  | 16  C |  |  | M |  |  |  | T |  | N |  |  |  |  | T |
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|  |  |  |  | O |  | C |  |  | I |  | 18  I | N | V | E | S | T | I | N | G |  |  | A |  | E |  |  | A |  | R |
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|  |  |  |  | D |  | A |  |  | I |  |  | 19  E |  |  | 20  B | U | D | G | E | T |  | I |  |  |  |  | K |  | U |
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|  |  |  |  |  | 21  I | N | C | O | M | E | S | T | A | T | E | M | E | N | T |  | 22  D | E | B | I | T | C | A | R | D |
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| **Across**  **2.** used to record and analyze the financial performance of a business  **4.** supervises and regulates member banks to help banks serve the public efficiently  **5.** the difference between a persons assets and liabilities  **6.** the storing of money for future use  **11.** the financial record of employee compensation, deductions and compensation  **12.** describes the financial plan for ongoing operations of a business for a specific period  **15.** the cost of operating a business  **18.** using your savings to earn more money  **20.** provides detailed plans for the financial needs of many  **21.** a report that covers the revenue and net income or loss for a specific period  **22.** used for ATM transactions | **Down**  **1.** a report that summarizes your current financial condition and sets a direction for future financial activities  **3.** a written notice that tells the bank not to pay a certain check  **7.** refers to the day-to-day financial activities associated with using limited income to satisfy your unlimited needs and wants  **8.** any difference between actual spending and budgeted amounts  **9.** offer a wide variety of financial services  **10.** all income that a business receives over time  **13.** the ease with which an investment can be changed into cash without using its value  **14.** plans income and expenses from the beginning of a new business or a major business expansion until it becomes profitable  **16.** an estimate of the actual money received and paid out for a specific period  **17.** the price at which stocks are being bought and sold  **19.** the difference between the price at which you can currently sell your house and the amount owed on the mortgage |