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Unit 6 Vocab Crossword Puzzle

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| **Across**  **1.** a federal agency (established in 1914) that administers antitrust and consumer protection legislation in pursuit of free and fair competition in the marketplace  **6.** an account at a bank against which checks can be drawn by the account depositor  **7.** an investing tool used by individuals to earn and earmark funds for retirement savings  **10.** a deed by which a person is committed to make payment to another  **11.** an investment program funded by shareholders that trades in diversified holdings and is professionally managed  **12.** an estimate of income and expenditure for a set period of time  **13.** a comprehensive evaluation of an individual's current pay and future financial state  **16.** a bank account that earns interest  **19.** a legal agreement where a bank or other creditor lends money at interest in exchange for taking title of the debtor's property  **23.** expense that will be the same total amount regardless of changes in the amount of sales, production, or some other activity  **25.** the loss of potential gain from other alternatives when one alternative is chosen  **26.** the goods or merchandise kept on the premises of a business or warehouse and available for sale or distribution | **Down**  **2.** costs that are easily changed, reduced or eliminated  **3.** the amount one receives after taxes and deductions have been withheld during a pay period  **4.** Means of providing benefits to customers  **5.** A state or federal law designed to protect consumers against improperly described goods and services & from unfair trade and credit practices  **8.** arrangement by which a company or government agency provides a guarantee of compensation for specified loss in return for payment of a premium  **9.** use of a person's private identifying information, usually for financial gain (a crime)  **14.**  taxes imposed on employers or employees, and are usually calculated as a percentage of the salaries that employers pay their staff  **15.** goods or services that are not necessary but that we desire/  **17.** The total of an employee's regular remuneration (including allowances, overtime pay, commissions, and bonuses, and any other amounts) before any deductions are made  **18.** a small plastic card issued by a bank, business, etc., allowing the holder to purchase goods or services on credit  **20.** a detailed report of an individual's credit history prepared by a credit bureau  **21.** card issued by a bank allowing the holder to transfer money electronically to another bank account when making a purchase  **22.** money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt  **24.** goods or services that are required |

   budget       credit card       mortgage       stock       insurance       bond       checking account       savings account       debit card       consumer protection       money (features)       credit report       fixed expense       flexible expense       Gross Pay       Net Pay       Mutual Fund       Individual Retirement Account       Federal Trade Commission       Identity Theft       Payroll Tax        interest       financial plan       Wants       needs       opportunity cost