

Across:

2. Interest that is earned not only on the principal but also on the interest already earned. (2 wds)
3. A system for income and spending that allows for the achievement of financial and consumer goals. (2 wds)
4. The health, education, experience, training, skills and values of people. Also known as human resources. (2 wds)
A practice or arrangement whereby a company provides a guarantee of compensation for specified forms of loss, damage, injury or death. People obtain such guarantees by buying insurance policies, for which they pay premiums. The process allows for the spreading out of risk over a pool of insurance policyholders, with the expectation that only a few policholders will actually experience losses for which claims must be made. Types of insurance include automobile, health, renter's, homeowner's, disability and life.
5. Money set aside for a future use that is held in easily-accessed accounts, such as savings accounts and certificates of deposit (CDs).
8. A spending-and-savings plan, based on estimated income and expenses for an individual or an organization, covering a specific time period.
The process of putting money someplace with the intention of making a financial gain.
9. Investment possibilities include stocks, bonds, mutual funds, real estate, and other financial instruments or ventures.
- 11.

Down:

1. A mechanism that allows people to easily buy and sell (trade) financial securities (such as stocks and bonds), commodities (such as precious metals or agricultural goods), and other fungible items of value at low transaction costs and at prices that reflect the efficient-market hypothesis. (2 wds)
6. Earnings from an investment, usually expressed as an annual percentage.
7. The opportunity to borrow money or to receive goods or services in return for a promise to pay later.
10. The chance of losing money.