

Credit Card Use and Debt

DOWN

1. Means someone is willing to loan you money in exchange for your promise to pay it back
3. The ____ of a loan is how long the loan lasts
4. You have how many days to notify the creditor in writing if you disagree with any item on your bill

ACROSS

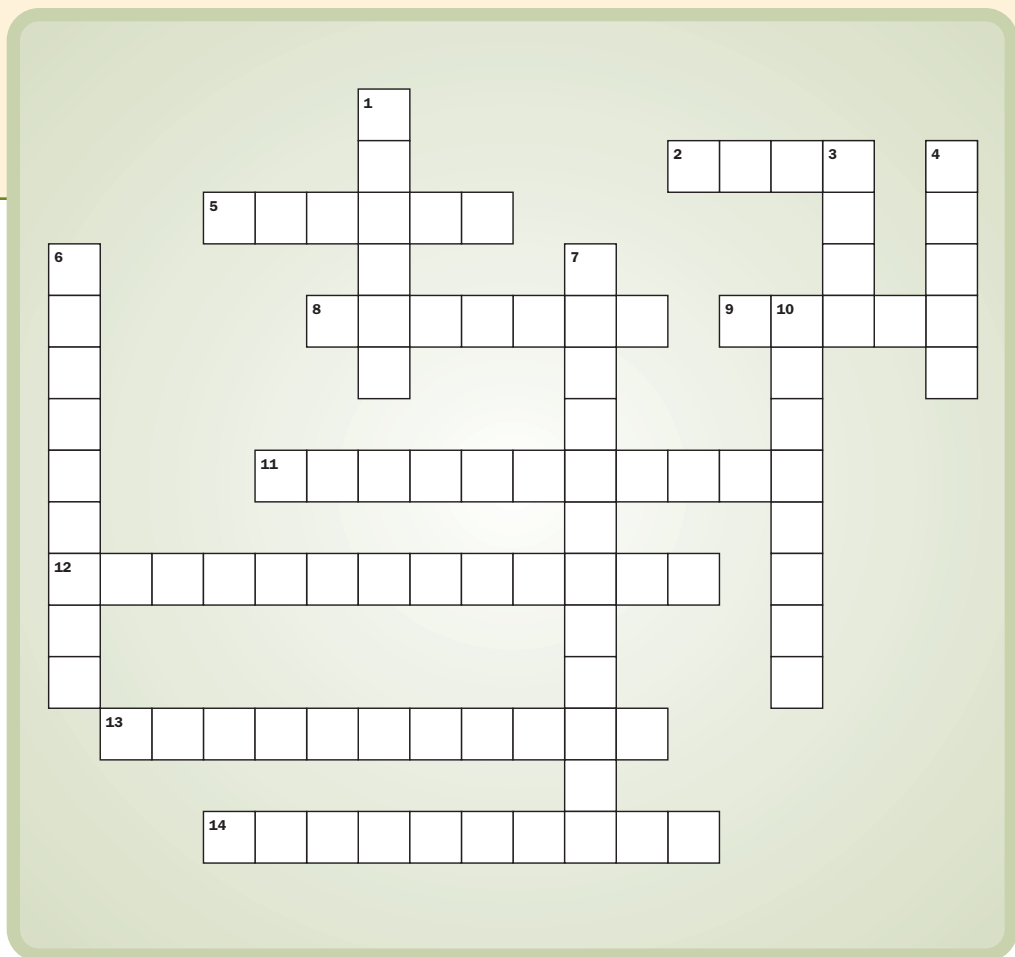
2. The entire amount of money you owe to lenders
5. Items such as bank accounts and valuable items that can serve as collateral
8. Prospective lenders check your credit ____ to determine whether or not you are creditworthy
9. The maximum amount you can charge to a credit card
11. Combine debts to make a single payment rather than several

6. Yearly charge for the privilege of using credit (2 words)
7. A summary of your credit history (2 words)
10. The amount you pay to use someone else's money
12. The actual dollar cost of using credit, which is calculated by a lender (2 words)
13. The number of days during which no interest or finance charge applies (2 words)
14. The legal process that allows someone deeply in debt to create a plan to get out of it

Answers

Down: 1. Credit 3. Term
 4. Sixty 6. Annual Fee
 7. Credit Report
 10. Interest
 12. Finance Charge
 13. Grace Period
 14. Bankruptcy

Across: 2. Debt 5. Assets
 8. History 9. Limit
 11. Consolidate



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Term	Grace Period	Limit	Finance Charge
Bankruptcy	Debt	Annual Fee	Credit Report
Sixty	Assets	Consolidate	
Interest	History	Credit	



Types of Accounting

DOWN

1. Manage governmental finance, examine tax returns, investigate fraud, and evaluate the use of tax dollars for government programs
2. Track down fraud, white-collar business crime, and insider trading using information-gathering and an accounting background to determining an individual's guilt or innocence
3. Work inside companies to manage financial records, develop business strategies, and secure financing for major projects
4. Give advice on a variety of issues affecting employees, such as retirement plans, or issues that affect the company, such as purchasing a new building or property
5. Review the financial records of companies for accuracy and accountability
6. Use knowledge of the accounting profession to teach accounting, auditing, and taxation
7. Help many businesses design and implement their computer systems, software applications, and network security (2 words)
8. Help businesses and individuals by recommending savings, investment, and tax options
9. Review financial information and provide advice so prudent decisions can be made (2 words)

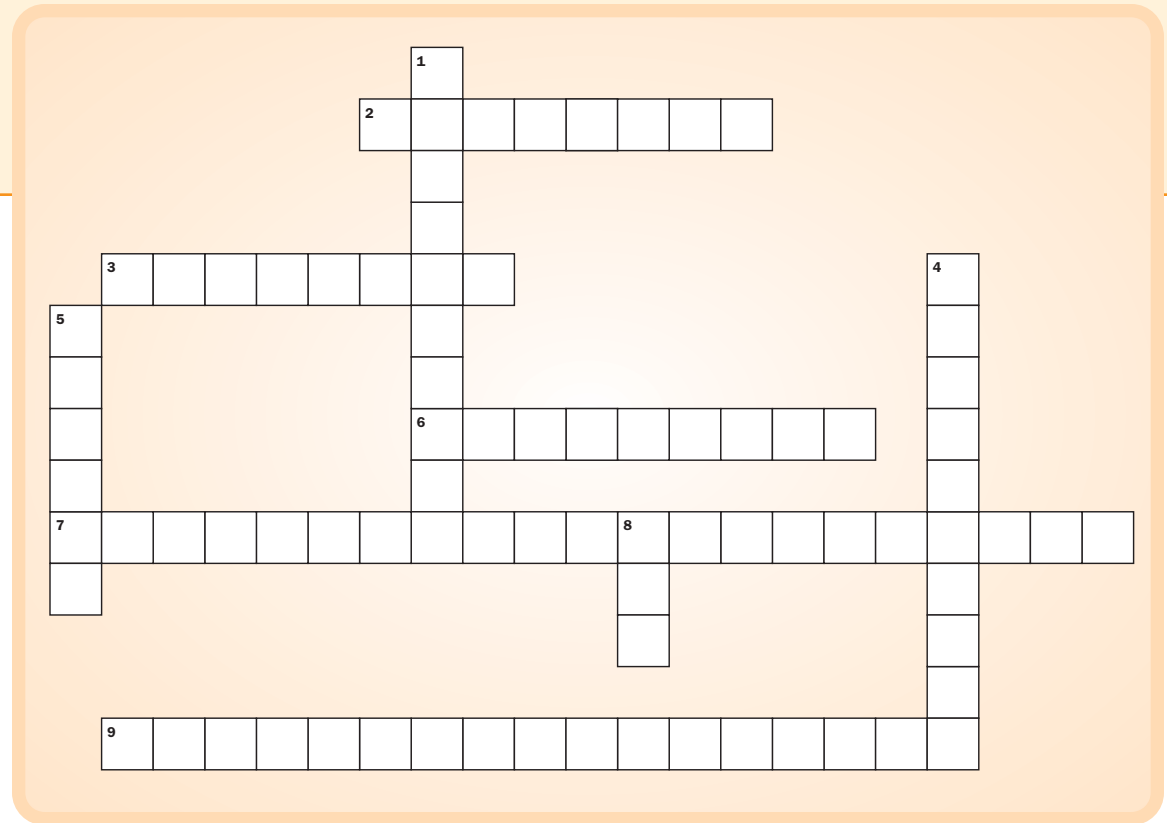
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Answers

Across: 1. Forensic 2. Industry 3. Industry 4. Consulting 5. Public 6. Tax 7. Information Technology 8. Tax 9. Financial Planning

Down: 1. Government 2. Consulting 3. Industry 4. Consulting 5. Public 6. Tax 7. Information Technology 8. Tax 9. Financial Planning



Word Bank

Financial Planning

Forensic

Consulting

Government

Industry

Public

Education

Tax

Information Technology



Understanding Your Paycheck and Savings

DOWN

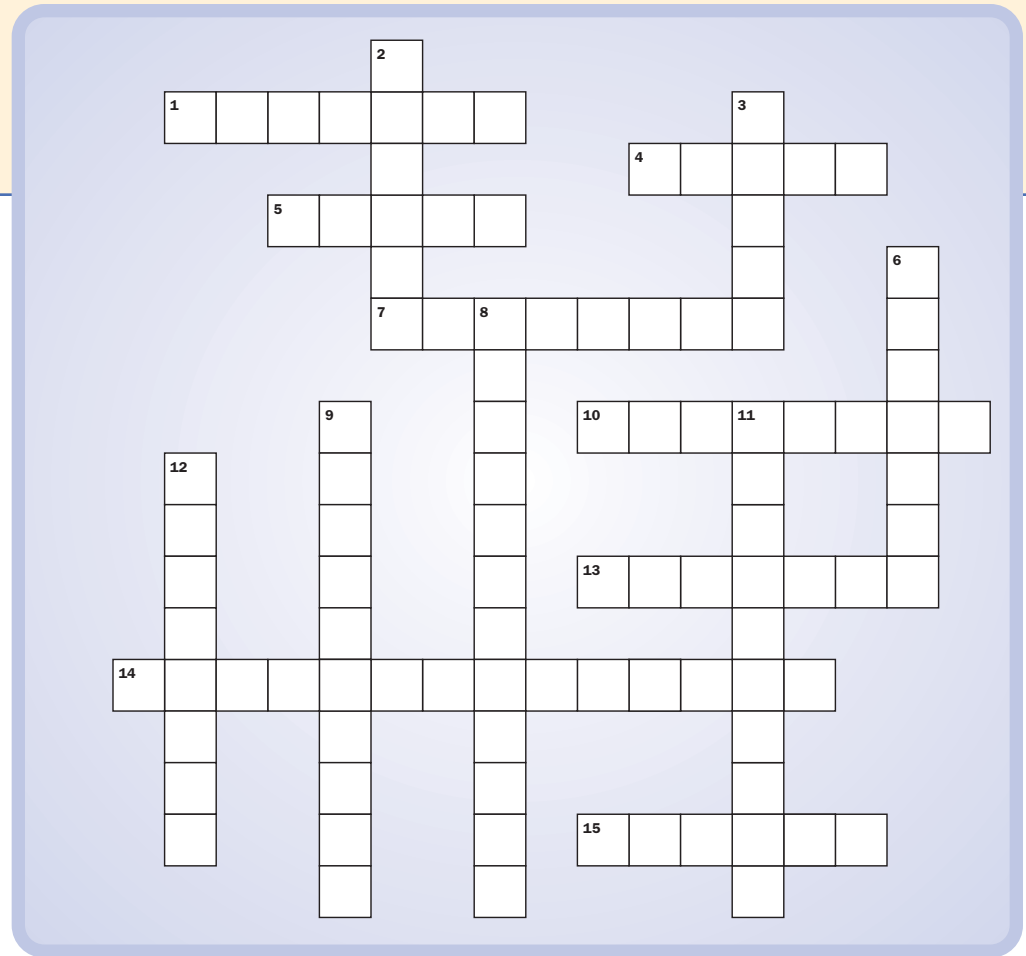
2. Any money coming in that is earned
3. Fees placed on income, property, or goods to support government programs
6. Type of deductions that are amounts subtracted from gross income
8. How fast your money grows (i.e. interest rate) (3 words)
9. By changing the number of ____ on your W-4 form, you control how much is taken out of your paycheck
11. Money set aside for long-term goals
12. Type of interest that is the idea of earning interest on interest

ACROSS

1. Money set aside for short-term goals
4. ____ income tax is collected by your employer to support state programs
5. ____ income is the total amount of income before payroll deductions
7. The W-2 form is a summary your ____ and deductions
10. Type of taxes that are collected to fund the hospital insurance under the Federal Insurance Contributions Act (FICA)
13. ____ income tax is a fee to support federal government programs
14. Type of tax collected to fund a federal program that provides old age, survivors, and disability insurance (2 words)
15. Type of interest that is the payment you receive for allowing a financial institution or corporation to use your money

Answers

- Down:** 2. Income 3. Taxes 4. State 5. Gross 7. Earnings 10. Medicare 13. Federal 14. Social Security 15. Earned
- Across:** 1. Savings 4. State 5. Gross 7. Earnings 10. Medicare 13. Federal 14. Social Security 15. Earned



Word Bank

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|------------------------|-------------------|-----------------------|----------------|
| Federal | Investment | Savings | Payroll |
| Income | Gross | Rate of Return | Taxes |
| Social Security | Medicare | Earned | State |
| Allowances | Earnings | Compound | |

