

D	E	B	I	T	C	A	R	D		F		N		
E			N		O			A		E		J	O	B
M			V			B	U	D	G	E	T			O
A	S	S	E	T		A			S			C	A	R
N			S		U	N	I	O	N					R
D	E	B	T	S		K			U	S		F		O
			O				W	I	T	H	D	R	A	W
	E	A	R	N	S		E			O		A		
B		R			P	L	A	N		W	A	N	T	S
I	N	C	O	M	E		L		C			K		A
L			N		N	E	T		R	E	A	L		V
L		B			D		H	U	E			I	C	E
S	T	O	C	K	S		Y		D	O	W	N		R
		O		Y		A			I				M	
A	T	M	S			M	O	R	T	G	A	G	E	S

ACROSS

- 1 Electronic tool to withdraw from an account
- 4 Another name for a spending plan
- 5 Get a --- to earn money, or wages
- 6 Something of value that can be bought or sold
- 7 Some get a loan to buy this for transportation
- 8 Member-owned financial institution is a credit -----
- 9 Someone rejected for a loan might have too many
- 10 Abbreviation for American country
- 13 To take money out of a savings account
- 14 Someone with a job ----- money
- 18 A path or outline to accomplish financial goals
- 19 Consumers choose between ----- and needs
- 21 Opposite of expenses
- 24 Emergency savings can be a safety ---
- 25 Not imaginary
- 27 Another name for color
- 28 Solid water
- 29 Public companies sell shares of this to raise money
- 31 Recession means the economy slows ----
- 33 Devices where customers conduct electronic banking
- 34 Another name for home loans

DOWN

- 1 Economic term, opposite of supply
- 2 Person who buys an asset
- 3 Abbreviation for company
- 4 Place to get a loan, store savings
- 5 Your first job may be for mom & ---
- 6 Charged when you write too many checks and overdraw
- 7 Loan officers can say --
- 9 You save cash; a squirrel stashes this
- 11 To keep a job, ---- up for work
- 12 Ben's last name
- 13 Early to bed, early to rise, makes one healthy, ----- & wise
- 15 An arc of lightning was attracted to the key on Ben's kite
- 16 What almost everyone does after getting paid
- 17 Someone with good credit pays these on time
- 20 Person who sets aside cash for future purchases
- 22 Not off
- 23 Can use this instead of cash to make large purchases
- 26 Opposite of economic recession or slowdown
- 30 Fort Knox, repository for US gold, is in this state
- 32 Time when stock markets and businesses open
- 33 The person responsible for my financial choices