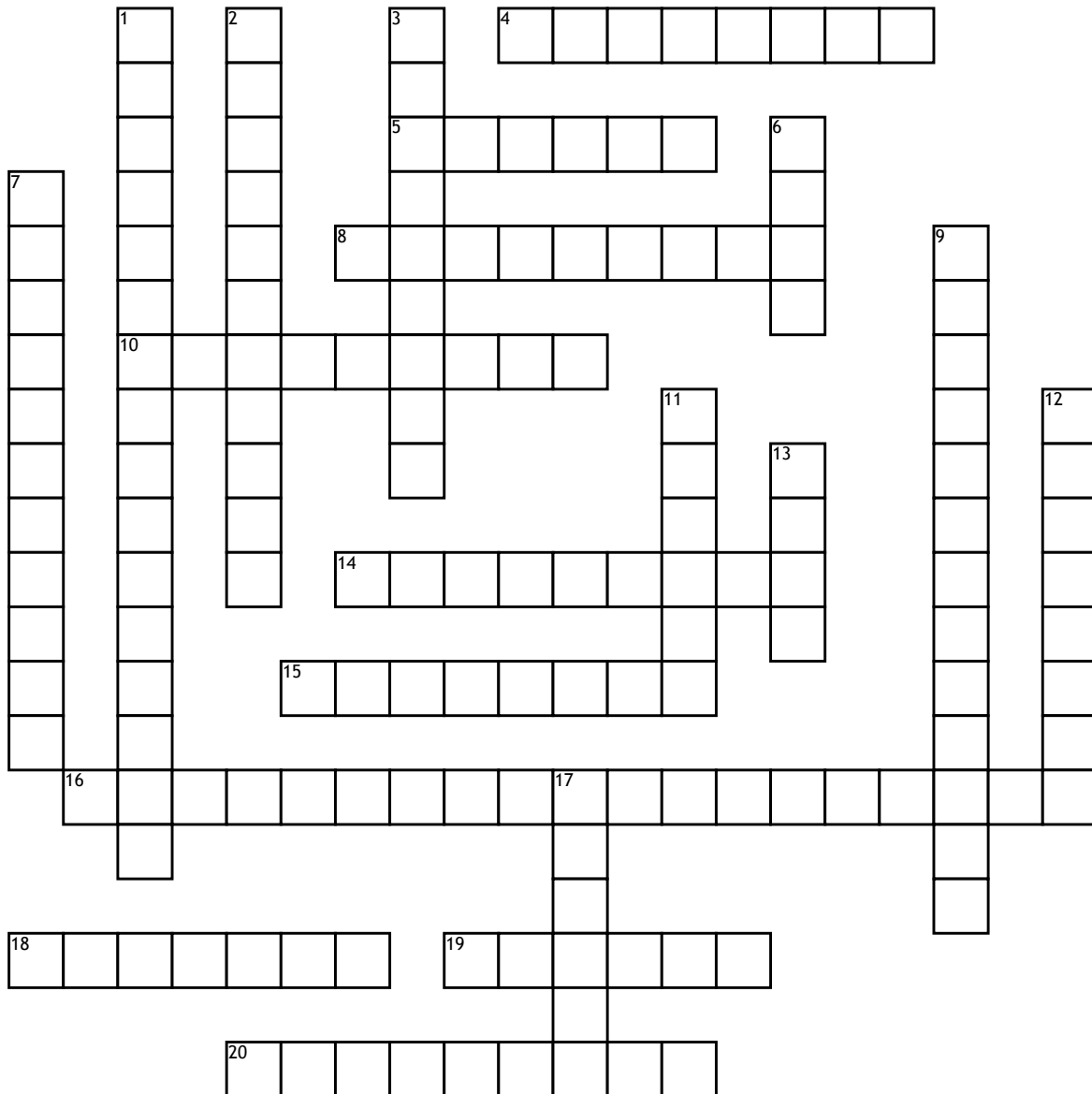


CONSUMER STUDIES



Across

- 4. Anyone who buys or uses goods and services
- 5. Buy now, pay later
- 8. They look into complaints from consumers who believe they have been treated badly by public bodies
- 10. Word used to describe a government agency
- 14. Take home pay after deductions have been made
- 15. Something you use to achieve a goal or complete a task
- 16. Goods should be fit to be sold and in perfect condition

- 18. Compensation you are entitled to if goods are faulty
- 19. Consumer are protected by consumer law
- 20. A promise by the manufacturer that they will make good any faults in an item for a specific period of time

Down

- 1. Consumers need to be aware of their rights and
- 2. Every consumer has a right to honest
- 3. PAYE
- 6. Something we would like but do not need to have

- 7. The total amount earned before deductions
- 9. Buying without much planning or thought
- 11. Money earned
- 12. where only one manufacturer or supplier supplies a service
- 13. Something we cannot do without
- 17. A plan for managing your money