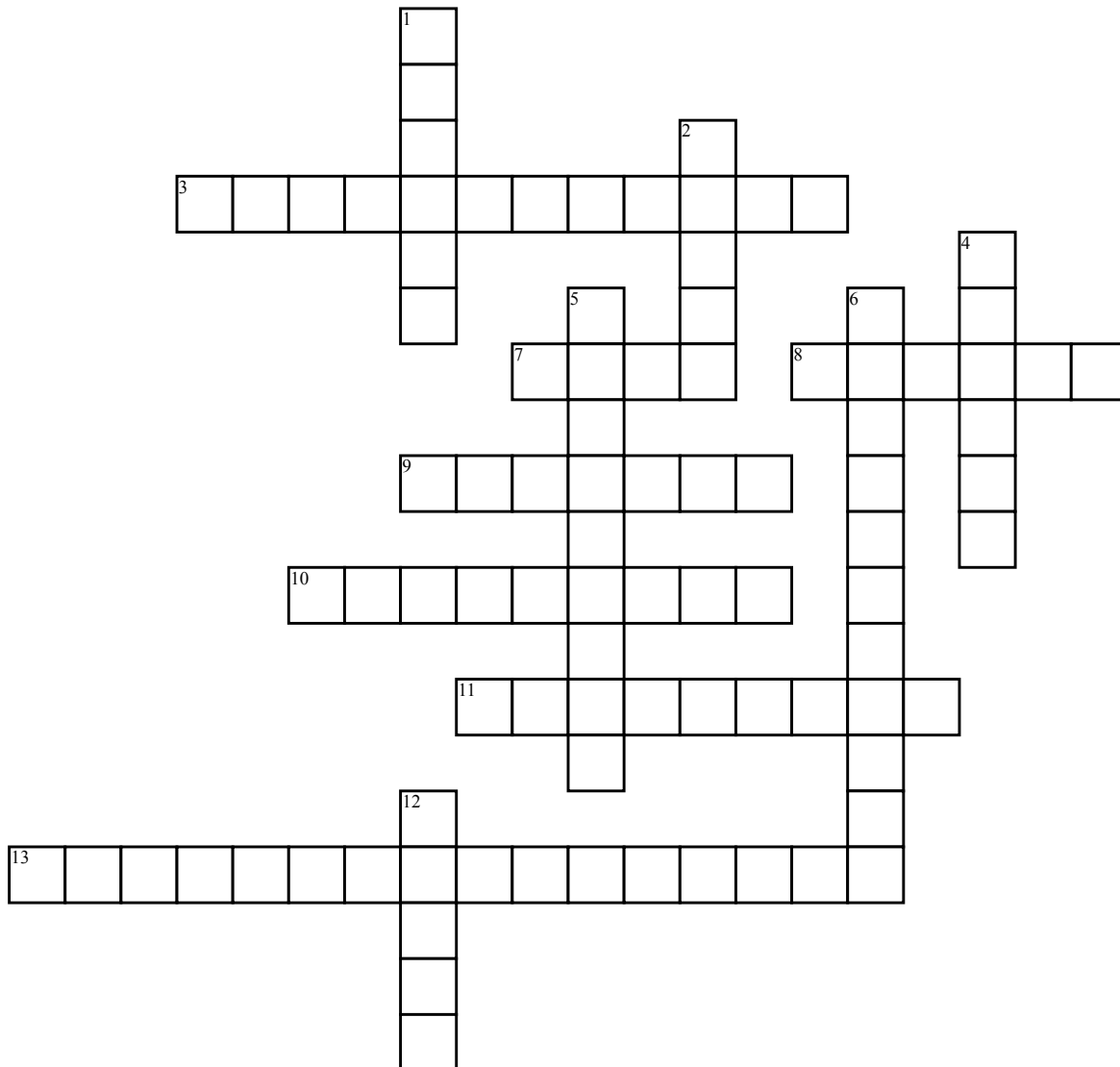


Financial Literacy



Across

3. a cost that varies with the level of output.

7. an amount of money owed for goods supplied or services rendered, set out in a printed or written statement of charges

8. the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future

9. the cost required for something; the money spent on something

10. the difference in income after factoring deductions and taxes

11. a practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium

13. insurance taken out to cover the cost of medical care

Down

1. a fixed regular payment, typically paid on a monthly or biweekly basis but often expressed as an annual sum, made by an employer to an employee

2. the whole number or amount of something

4. an estimate of income and expenditure for a set period of time

5. business costs, such as rent, that are constant whatever the quantity of goods or services produced.

6. refers to an individual's total earnings or pre-tax earnings

12. a donation or bequest