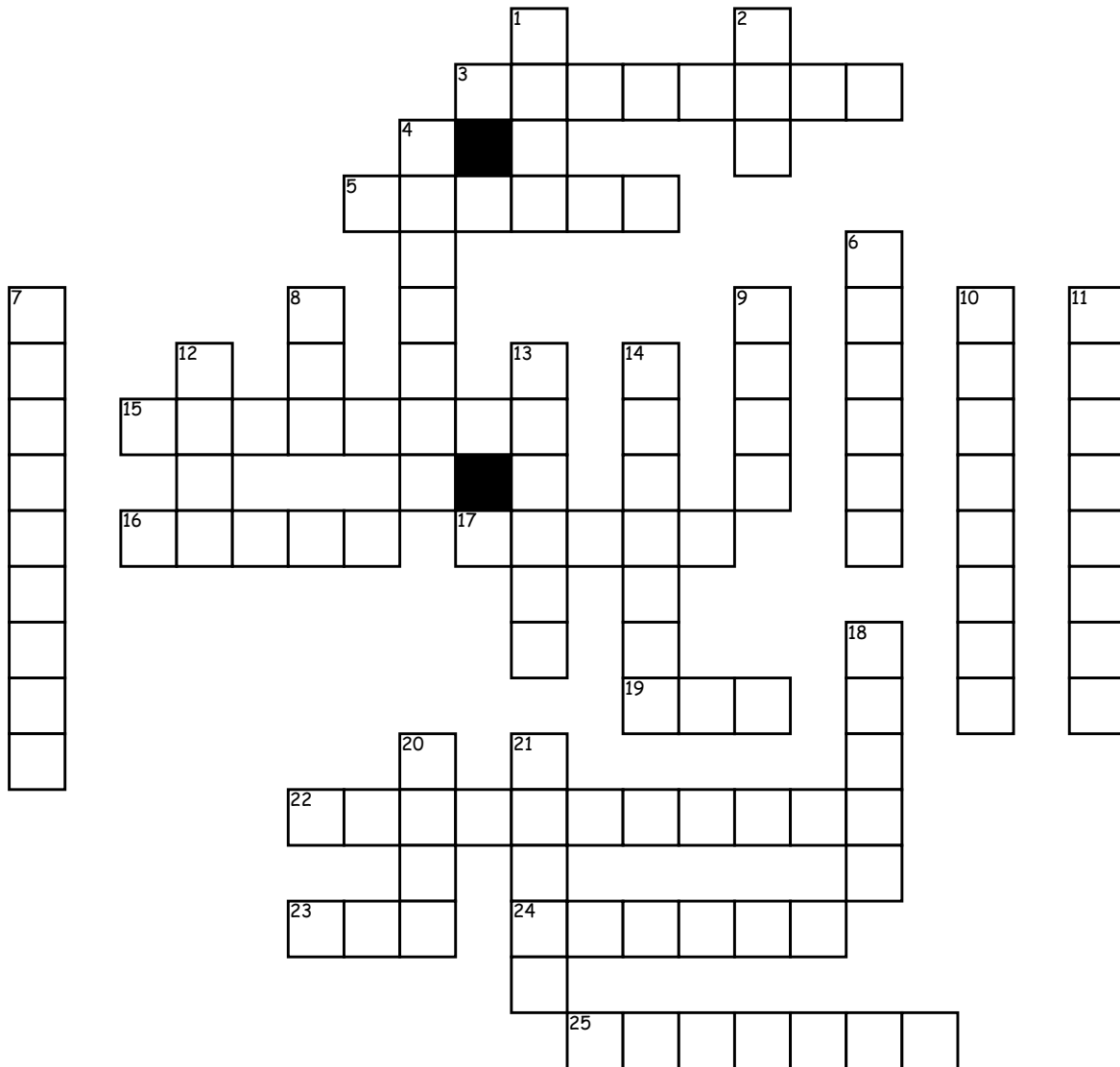


Financial Literacy Crossword



Across

3. a return on a share
 5. Not spending
 15. a loan is raised where your house or property is put up for security for the lender
 16. organisation designed to protect worker pay and conditions. A trade ----
 17. income earned that is determined by hours worked
 19. a compulsory levy to government
 22. a type of tax where higher income earners are taxed at a higher rate
 23. payment received for work done

24. income expressed per year irrespective of hours worked

25. payment the purchaser makes before arranging a mortgage

Down

1. saving program where employers and government contribute
 2. Income after deductions
 4. where a share increases in value. Called ----- gain
 6. Business earn this income
 7. amount borrowed
 8. abbreviation for a tax on goods and services
 9. payment to occupy another persons house

10. where interest on the previous years interest is included

11. cost of borrowing expressed as a percent

12. nz residents can claim an interest free ---- in order to pay for studies

13. share contain an element of risk and -----

14. payment government makes to people who are disadvantaged financially

18. shrt name given to people over 65

20. people with kiwi saver can withdraw early to build their ----

21. Total income before deductions