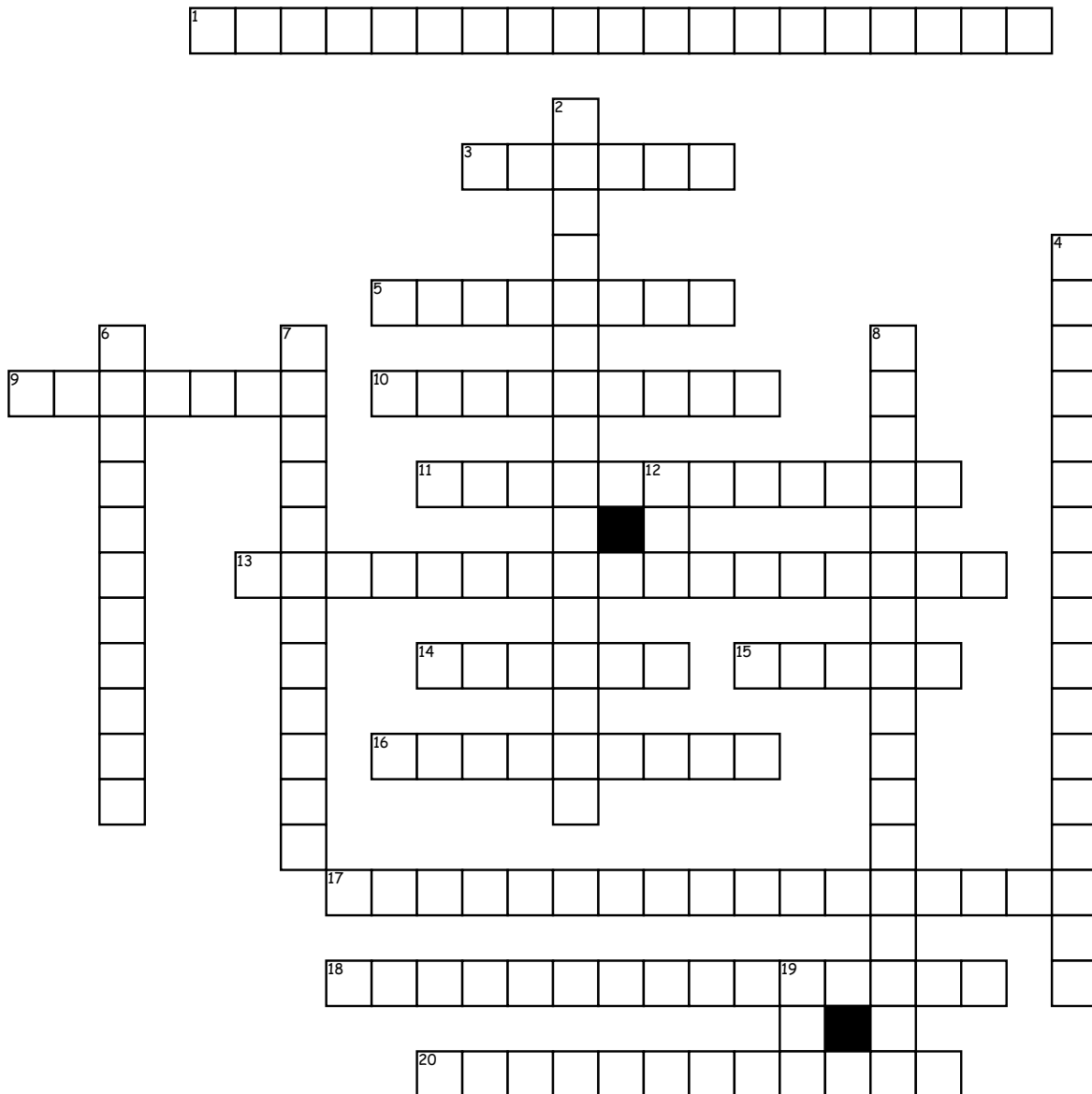


Name: _____

Date: _____

Financial Terms Crossword Puzzle



Across

- 1. Employer-sponsored retirement plans, such as pensions, in which the employer promises a specified retirement benefit based on a formula that may include an employee's earnings history, length of employment and age.
- 3. Also called equities or shares.
- 5. The difference between your assets and liabilities.
- 9. The payments you make to an insurance company in return for protection from financial losses within the scope of your policy.
- 10. A person who is financially dependent on your income, typically a child or an adult relative you may support.
- 11. The increase in the value of an asset or investment — like a stock or real estate — above its original purchase price.
- 13. A mortgage that carries a fixed interest rate for the entire life of the loan.
- 14. An account held by an impartial third party on behalf of two parties in a transaction.

15. Commonly referred to as fixed-income securities.

- 16. A number used by banks and other financial institutions to measure a borrower's credit worthiness.
- 17. A qualified expense that the IRS allows you to subtract from your adjusted gross income, which further reduces your taxable income.
- 18. The process by which you choose what proportion of your portfolio you'd like to dedicate to various asset classes, based on your goals, personal risk tolerance and time horizon.
- 20. Companies often use these as management incentives.

Down

- 2. When you're investing or saving, this is the interest that you earn on the amount you deposit, plus any interest you've accumulated over time.
- 4. A type of policy that provides additional liability coverage beyond what your home, auto or boat insurance may provide.

- 6. The process of buying or selling securities over time in order to maintain your desired asset allocation.
- 7. This is the process of paying off your debt in regular installments over a fixed period of time.
- 8. A standard amount that can be used to reduce your taxable income if you decide not to itemize your deductions.
- 12. A type of mortgage in which the interest you pay on your outstanding balance rises and falls based on a specific benchmark.
- 19. Used to determine your taxable income, minus any additional IRS-qualified deductions that you're eligible to take.