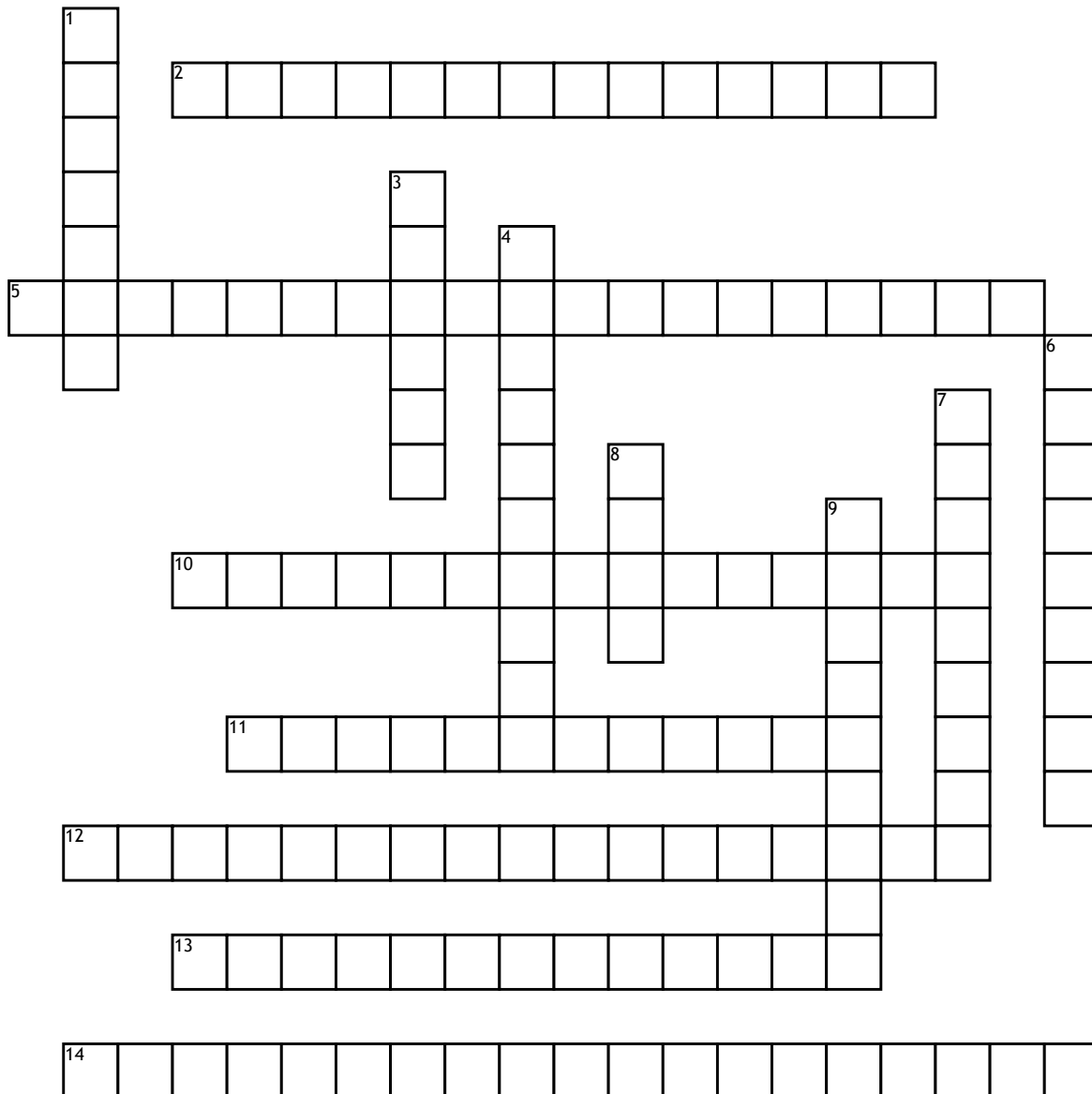


# Personal Finance Part 2



## Across

- 2.** This is the economic term for workers who are not trained to do a specific task or operate specialized machinery.
- 5.** This is used as protection against financial loss in the event of an accident while driving, or theft.
- 10.** This is used to pay for expenses related to maintaining the wellness of a person. Among countries, there are many varieties of government and privately-sponsored programs.
- 11.** Labor with a high level of training, education, and experience.

**12.** This specific type of policy is used as protection against financial loss in the event of damage to a structure or land.

**13.** A special type of insurance paid to family or primary beneficiary at the time of death of the policy holder.

**14.** A type of insurance paid to an individual if he/she is injured and is unable to work for a specified length of time.

## Down

**1.** The amount to be charged for a certain amount of insurance coverage.

**3.** The abilities acquired by workers through education, training, and experience that permit workers to be more productive.

**4.** The dollar amount of expenses that must be paid out of pocket before an insurer will pay any expenses for loss or liability.

**6.** To be at fault, either financially or legally.

**7.** Any factor, usually financial, to influence one choice over another by an individual or business.

**8.** The dollar amount of an insured's financial injury by death or damage that the insurer is financially responsible.

**9.** A form of risk management purchased by a business or individual against a possible financial loss paid in the form of a monthly or annual premium.