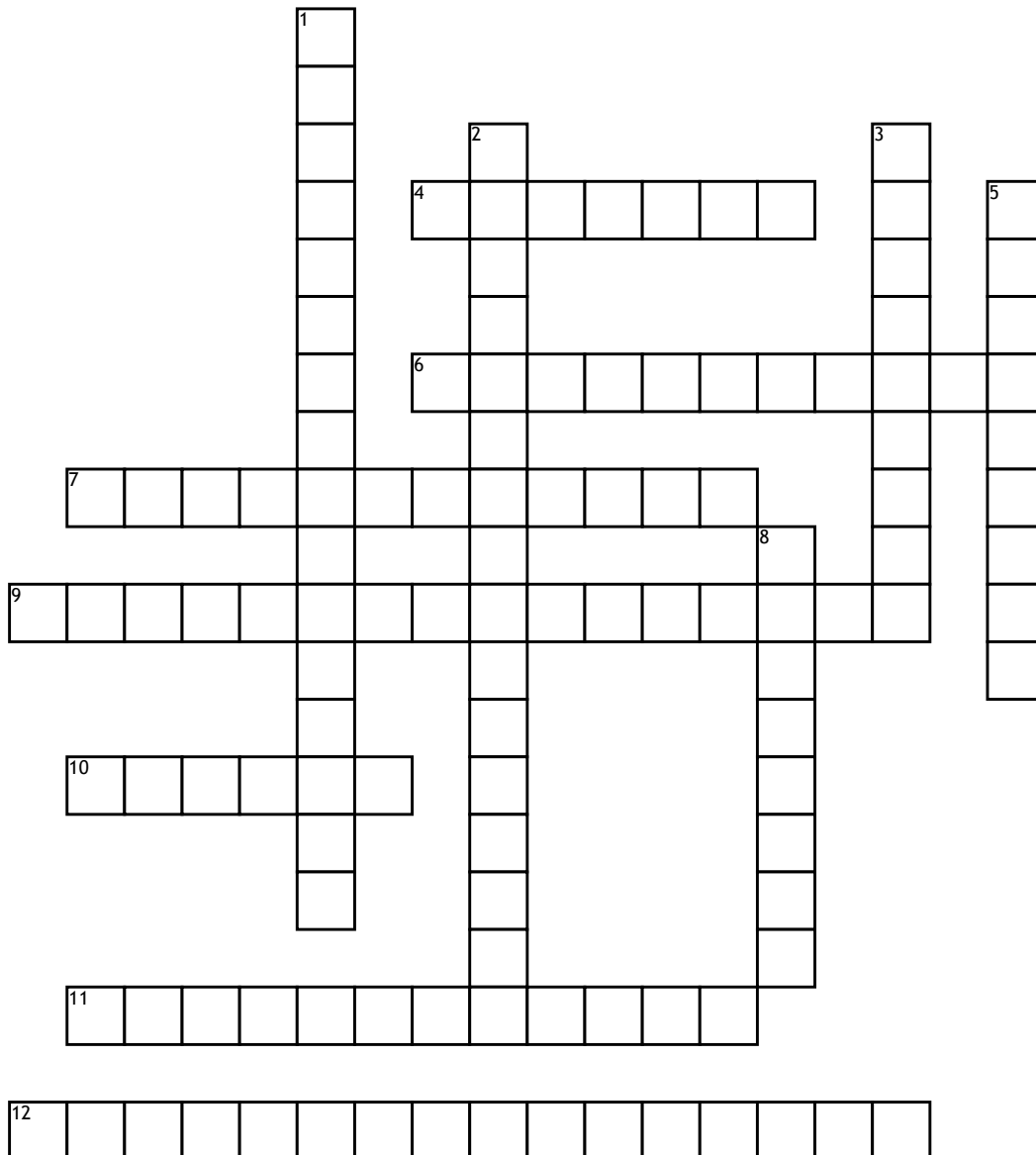


choose to save



Across

4. portion of income not spent on consumption

6. the purchase of goods and services

7. when you complete a task yourself

9. money available at the present time(today) is worth more than the same amount if recieved in the future

10. accumulation of money saved or invested

11. percentage rate used to calculate interest

12. earning interest on interest

Down

1. cash set aside to cover the cost of unexpected events

2. saving for the future by putting money aside before paying regular monthly bills

3. how quickly and easily assests can be accessed and converted into cash

5. the original amount of money saved or invested

8. price paid for using someone elses money