

### The Big Financial Terms Crossword

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Across

- 1 A way to pay for things where you borrow money from a bank. If you do not pay the full amount off each month you will have to pay interest at high rates. (6,4)
- 3 You might describe your pay as this, after all deductions for tax and National Insurance etc. (3)
- 4 When money is withdrawn from your bank account and the balance goes below zero, the bank would need to agree this type of draft with you. (4)
- 8 This would describe a business profit before the deduction of tax. (\_\_\_ tax). (3)
- 11 To mark statistics on a graph. (4)
- 12 An average interest rate calculated from estimates submitted by the leading banks in London. (5)
- 14 A long term savings plan for retirement. An employer may enrol you into such a scheme. (7)
- 17 A term used to describe your financial situation when the current value of your home is less than the amount outstanding on your mortgage. (8,6)
- 19 Another word for wages or salary. (3)
- 20 The annual rate of interest charged to borrowers. (Abbr). (3)
- 22 For each period. (3)
- 23 A tenant's regular payment to a landlord. (4)
- 24 Occurring twice a year (- - annually). (2)
- 26 A savings account that you don't pay UK income tax on. (Abbr). (3)
- 27 Buy and sell goods and services. (5)
- 29 Abbreviation of limited company often shown after the company name. (3)
- 30 The degree of uncertainty and/or potential financial loss associated with an investment. (4)
- 31 According to insurance data, which sex are more likely to have an accident as a young driver??
- 32 What would you be confirming if you were asked to provide a passport, driving licence and utility bill for Anti-Money Laundering processes. (8)
- 35 You may apply for this to borrow money to help pay for university or college tuition fees and to help with living costs.(7,4)
- 37 Relating to government revenue, especially taxes. (6)
- 43 An association formed by people with a common purpose or interest such as at university, or working together to improve their lives by collective bargaining. (5)
- 45 Where buying and selling of shares of publicly held companies takes place. (5,6)
- 47 A policy to protect yourself against risks like a house fire, car accident or burglary. (9)
- 48 Colour of the Financial Times newspaper. (4)

Down

- 1 When you have to pay interest on the interest you already paying it is known as this.(8,8)
- 2 A government collects this from its citizens to pay for public services. (3)
- 5 An additional tax paid for goods and services (Abbr). (3)
- 6 Abbreviated letters for the Tax office. (4)
- 7 A loan that a bank or building society lends to you to help you buy a property. (8)
- 9 A regular amount paid back on a mortgage or loan. (9)
- 10 A person who may have a benefit paid to them, especially a trust, will or life assurance plan. (11)
- 13 A technique to adjust payments in line with a price index to take account of inflation. (10)
- 15 A unit of ownership in a business that may pay a dividend. (5)
- 16 You can create this document to record what you want to happen to your money, property and possessions after your death. (4)
- 18 Savings accounts, ISAs, Bonds and Shares are all different types of this. (11)
- 21 The return on an investment after adjusting for inflation. (4)
- 22 An organisation at a school for staff and parents for activities such as fund raising. (3)
- 25 If you were reading an FAQ document, what does the 'A' stand for? (5)
- 28 A company that conducts all of its business on the internet is called a \_\_\_ com business (3)
- 33 Abbreviation of payments made by employers and employees into the UK government funded program for the ill and unemployed and to provide pensions. (3)
- 34 Abbreviation of a commercial business. (2)
- 36 You might have this type of mortgage if you bought a house to rent it out. (Buy to \_\_\_). (3)
- 37 Abbreviation of a newspaper that has special emphasis on business and economic news. (2)
- 38 A political and economic group of member states in Europe. (Abbrev) (2)
- 39 A borrowed sum of money that is usually expected to be paid back with interest. (4)
- 40 An index of companies listed on the London Stock Exchange. (Abbrev) (4)
- 41 A financial institution which generally provides services such as loans, accounts, mortgages and investments. (4)
- 42 A sum of money that is owed or due. (4)
- 44 Something you might buy with a Loan, a Personal Payment Plan or Hire purchase. (3)
- 46 This would apply to an interest rate which can fluctuate but can't go higher than a certain level (3)

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