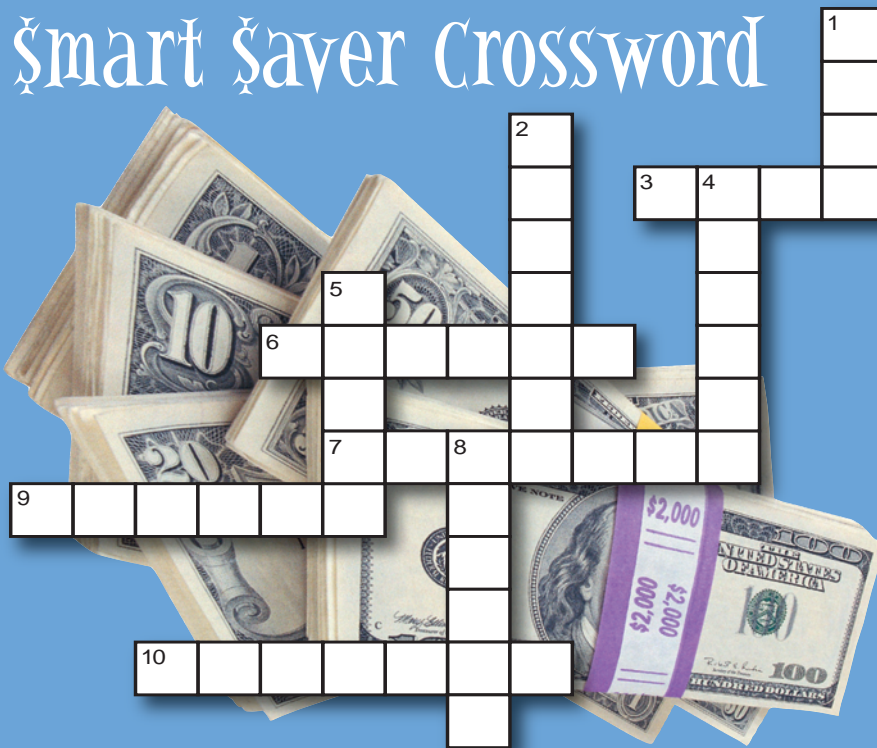


Smart Saver Crossword



ACROSS

3. There is a _____ when you invest your money.
6. _____ is the easiest way not to spend money.
7. Money a person pays out to buy something.
9. The official currency of the United States.
10. Add money to your bank account.

DOWN

1. The safest place to save your money.
2. The amount of money in a bank account.
4. Money a person gets or receives.
5. It's wise to be a smart _____.
8. The result of having more income than expenses.

Glossary of Banking Terms

Allowance – an amount of money parents give children, often in exchange for completing chores.

Balance – the total amount of money you have in your bank account.

Bank – a business that keeps money for customers, makes loans and provides other money-related services.

Bank account – a safe place to keep your money, where it will earn extra money (interest).

Budget – a plan you create to control spending and manage your personal finances.

Check – a method of payment in which money is drawn from an account.

Checking account – a bank account that uses checks or debit cards against the balance to make payments.

Deposit – adding money to your bank account.

Expense – money a person pays to buy an item or pay for services.

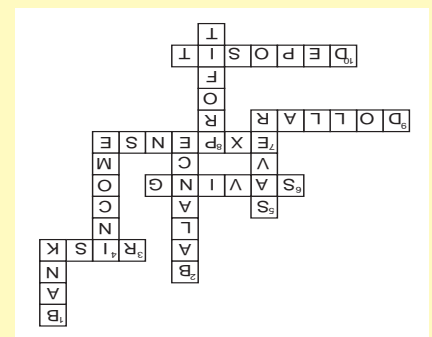
Goal – something you work toward or hope to achieve in the future.

Income – money a person earns or receives.

Interest – the money a bank pays depositors for using their money, or the money a person pays when borrowing money.

Rule of 72 – A math formula that determines the number of years it will take to double your money at a given interest rate. Divide 72 by the interest rate. For example, money invested at 10 percent interest rate will double in 7.2 years.

Withdrawal – taking money out of a bank account.



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