



# FINANCIAL LITERACY



2002 Filmore Avenue  
Erie, PA 16506  
Phone: (888) 242-0563  
[www.izzit.org](http://www.izzit.org)

Name: \_\_\_\_\_

## Financial Literacy Fill in the Blank

Use the words in the list below to complete the sentence

Created on TheTeachersCorner.net Fill-in-the-Blank Maker

- Assets: Things you own that have \_\_\_\_\_ value, usually which don't decrease in value, like a house. A \_\_\_\_\_ can be an asset, but it does decrease in value over time.
- \_\_\_\_\_ Interest: Interest calculated on the principal amount and also on the accumulated interest of previous periods. It can thus be regarded as "interest on interest."
- Debilitating: Weakening something, \_\_\_\_\_
- Diversification: Not "putting all your eggs in one basket," investing in a variety of companies or formats to reduce the risk of a single \_\_\_\_\_ doing badly
- Equity: Value of something after deducting the \_\_\_\_\_ associated with it.
- ETFs/ Exchange Traded Funds: These investment options are linked to an index or pool of assets, providing more \_\_\_\_\_ than single stocks.
- Exasperation: Intense \_\_\_\_\_ or annoyance
- Expansion: A time of \_\_\_\_\_ increase when trade and industrial activity rise
- Expenditures: Money \_\_\_\_\_ money going "out"
- Exploit: Take \_\_\_\_\_ of, make full use of and gain benefits from something
- Fixed Costs/Fixed Expenses: Expenses that remain \_\_\_\_\_ from month to month. Some, like rent or a mortgage, may be exactly the same.
- Index Fund: An index fund is a type of mutual fund with a \_\_\_\_\_ constructed to match or track the components of a financial market index.
- The Rule of 72: A simple way to determine how long an investment will take to \_\_\_\_\_ given a fixed annual rate of interest.
- Mortgage: A legal agreement wherein a bank or other lender loans money at a given interest rate in exchange for holding the \_\_\_\_\_ to the property until the loan is paid off
- Leverage: To use something to maximum \_\_\_\_\_

diversification compound  
advantage irritation double  
liabilities hurtful economic  
constant investment monetary  
portfolio car advantage spent  
title

Name: \_\_\_\_\_

## Financial Literacy Fill in the Blank

Use the words in the list below to complete the sentence

Created on [TheTeachersCorner.net](https://www.theteacherscorner.net) Fill-in-the-Blank Maker

- Assets: Things you own that have monetary value, usually which don't decrease in value, like a house. A car can be an asset, but it does decrease in value over time.
- Compound Interest: Interest calculated on the principal amount and also on the accumulated interest of previous periods. It can thus be regarded as "interest on interest."
- Debilitating: Weakening something, hurtful
- Diversification: Not "putting all your eggs in one basket," investing in a variety of companies or formats to reduce the risk of a single investment doing badly
- Equity: Value of something after deducting the liabilities associated with it.
- ETFs/ Exchange Traded Funds: These investment options are linked to an index or pool of assets, providing more diversification than single stocks.
- Exasperation: Intense irritation or annoyance
- Expansion: A time of economic increase when trade and industrial activity rise
- Expenditures: Money spent, money going "out"
- Exploit: Take advantage of, make full use of and gain benefits from something
- Fixed Costs/Fixed Expenses: Expenses that remain constant from month to month. Some, like rent or a mortgage, may be exactly the same.
- Index Fund: An index fund is a type of mutual fund with a portfolio constructed to match or track the components of a financial market index.
- The Rule of 72: A simple way to determine how long an investment will take to double given a fixed annual rate of interest.
- Mortgage: A legal agreement wherein a bank or other lender loans money at a given interest rate in exchange for holding the title to the property until the loan is paid off
- Leverage: To use something to maximum advantage

diversification compound advantage

irritation double liabilities hurtful

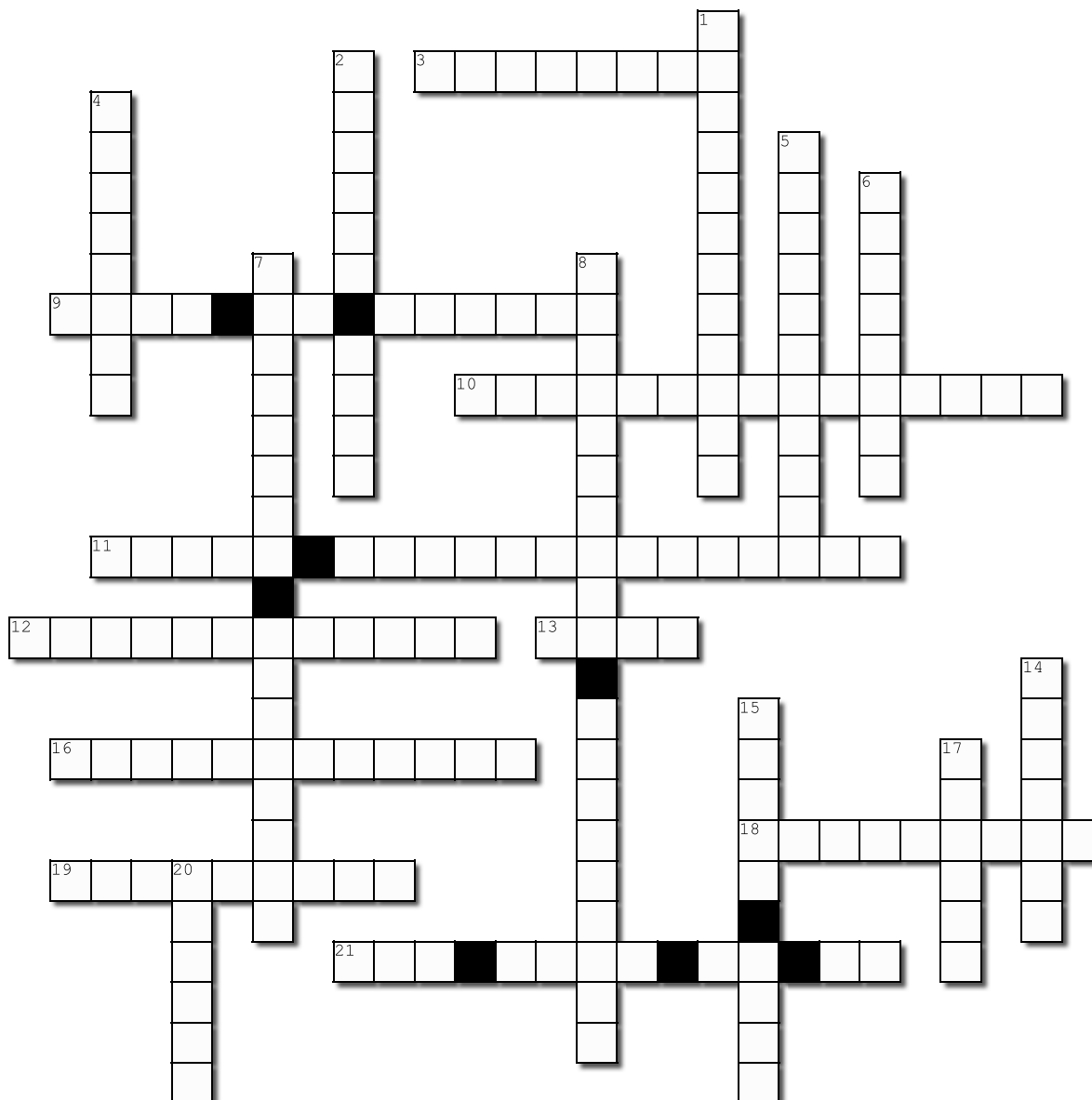
economic constant investment

monetary portfolio car advantage

spent title

# Financial Literacy Crossword

Complete the crossword puzzle below



Created using the Crossword Maker on TheTeachersCorner.net

Leverage	Assets	Liabilities	Equity	Rate of Return	Investment Portfolio	Diversification	Expansion	Mortgage	The Rule of 72	ETFs	Fixed
Costs/Expenses	Volatile	Compound Interest	Expenditures	Exasperation	Recession	Index Fund	Mutual Fund	Debilitating	Exploit		

## Across

3. Unpredictable, prone to rapid and large changes.
9. Net gain or loss on an investment over a specified time period, expressed as a percentage of the investment's initial cost.
10. Investing in a variety of companies or formats to reduce the risk of a single investment doing badly
11. Expenses that remain constant from month to month. Some, like rent or a mortgage, may be exactly the same.
12. Money spent, money going 'out'
13. These investment options are linked to an index or pool of assets, providing more diversification than single stocks.
16. Intense irritation or annoyance
18. A time of economic increase when trade and industrial activity rise
19. A time of economic decline during which trade and industrial activity are reduced
21. A simple way to determine how long an investment will take to double given a fixed annual rate of interest.

## Down

1. Weakening something, hurtful
2. Form of investment that pools money from lots of different investors. A manager then invests in many different securities
4. Legal agreement wherein a lender will loan money with interest in exchange for holding a property title until loan payoff.
5. Debts, things that you owe
6. To use something to maximum advantage
7. Interest calculated on the principal amount and also on the accumulated interest of previous periods. 'Interest on Interest'
8. A 'basket' of diverse assets that can include stocks, bonds, cash, and more.
14. Take advantage of, make full use of and gain benefits from something
15. A type of mutual fund with a portfolio constructed to match or track the components of a financial market index.
17. Things you own that have monetary value that usually doesn't decrease, like a house.
20. Value of something after deducting the liabilities associated with it.

# Financial Literacy Crossword

Complete the crossword puzzle below

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- |                |          |                   |              |                |                      |                 |             |              |                |      |       |
|----------------|----------|-------------------|--------------|----------------|----------------------|-----------------|-------------|--------------|----------------|------|-------|
| Leverage       | Assets   | Liabilities       | Equity       | Rate of Return | Investment Portfolio | Diversification | Expansion   | Mortgage     | The Rule of 72 | ETFs | Fixed |
| Costs/Expenses | Volatile | Compound Interest | Expenditures | Exasperation   | Recession            | Index Fund      | Mutual Fund | Debilitating | Exploit        |      |       |

## Across

3. Unpredictable, prone to rapid and large changes. (**volatile**)
9. Net gain or loss on an investment over a specified time period, expressed as a percentage of the investment's initial cost. (**rate of return**)
10. Investing in a variety of companies or formats to reduce the risk of a single investment doing badly (**diversification**)
11. Expenses that remain constant from month to month. Some, like rent or a mortgage, may be exactly the same. (**fixed costs/expenses**)
12. Money spent, money going 'out' (**expenditures**)
13. These investment options are linked to an index or pool of assets, providing more diversification than single stocks. (**etfs**)
16. Intense irritation or annoyance (**exasperation**)
18. A time of economic increase when trade and industrial activity rise (**expansion**)
19. A time of economic decline during which trade and industrial activity are reduced (**recession**)
21. A simple way to determine how long an investment will take to double given a fixed annual rate of interest. (**the rule of 72**)

## Down

1. Weakening something, hurtful (**debilitating**)
2. Form of investment that pools money from lots of different investors. A manager then invests in many different securities (**mutual fund**)
4. Legal agreement wherein a lender will loan money with interest in exchange for holding a property title until loan payoff. (**mortgage**)
5. Debts, things that you owe (**liabilities**)
6. To use something to maximum advantage (**leverage**)
7. Interest calculated on the principal amount and also on the accumulated interest of previous periods. 'Interest on Interest' (**compound interest**)
8. A 'basket' of diverse assets that can include stocks, bonds, cash, and more. (**investment portfolio**)
14. Take advantage of, make full use of and gain benefits from something (**exploit**)
15. A type of mutual fund with a portfolio constructed to match or track the components of a financial market index. (**index fund**)
17. Things you own that have monetary value that usually doesn't decrease, like a house. (**assets**)
20. Value of something after deducting the liabilities associated with it. (**equity**)

# Financial Literacy Word Search

Search for the Financial Literacy Vocabulary Words and Phrases below

S H S N K P W A K C O M P O U N D I N T E R E S T  
 Y R X E X C H A N G E T R A D E D F U N D S N V H  
 F Y V Z C L U T J M R G X T T G I Y V P B J Z I A  
 I Q Z W P T C Y P B M D V B G R Z A A G Z B S Y W  
 X I N V E S T M E N T P O R T F O L I O Q V X P Y  
 E F V H J Z I X P S K O R V 2 7 F O E L U R E H T  
 D C N A Z G I R U M L P A O F Y A E Q U I T Y V D  
 C D O H E T S C F V L J L U O W W U O U W L N M I  
 O P I Y W T D N U F X E D N I F V Y J Z R Z U M V  
 S X T F X R L I A B I L I T I E S X G X Y O L R E  
 T S A S S E T S P Z O X J M S G W B P L T T C R R  
 S E R G V K Y U C T J G J C N D H C O W X K U W S  
 / R E G A T N A V D A E V I T A R A P M O C U G I  
 E U P G A E I D N O F X T L E K Q U Q G B F L J F  
 X T S I R T X I G H L A E M P O T I O L P X E Z I  
 P I A F V R D P U U T A Y L O A C H R C F N N E C  
 E D X R K H M X A I U B T R J R K R K G O E V D A  
 N N E N U Z U L L N N D J I L V T W P I T A V U T  
 S E X P Q E E I E H S W A I L Y C G S J B E C G I  
 E P H G O V B H I S M I T Y Z E T S A I N P S B O  
 S X B X E E I Y I F R H O Z E F E Z Y G Q L J L N  
 F E C R D M U T U A L F U N D C M A M R E P F L P  
 L A A L Z X J J J H K S Q V E U T Y S R H T Y N U  
 H G J C D L V E U T J H D R D X E R Q A Y S H B R  
 E D U E S H S X R A T E O F R E T U R N D Z M H Y

ASSETS  
 DIVERSIFICATION  
 EXASPERATION  
 EXPLOIT  
 INVESTMENT PORTFOLIO  
 LIABILITIES  
 RATE OF RETURN  
 VOLATILE

COMPOUND INTEREST  
 EQUITY  
 EXPANSION  
 FIXED COSTS/EXPENSES  
 COMPARATIVE ADVANTAGE  
 MORTGAGE  
 RECESSION

DEBILITATING  
 EXCHANGE TRADED FUNDS  
 EXPENDITURES  
 INDEX FUND  
 LEVERAGE  
 MUTUAL FUND  
 THE RULE OF 72

# Financial Literacy Word Search

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S	H	S	N	K	P	W	A	K	C	O	M	P	O	U	N	D	I	N	T	E	R	E	S	T
Y	R	X	E	X	C	H	A	N	G	E	T	R	A	D	E	D	F	U	N	D	S	N	V	H
F	Y	V	Z	C	L	U	T	J	M	R	G	X	T	T	G	I	Y	V	P	B	J	Z	I	A
I	Q	Z	W	P	T	C	Y	P	B	M	D	V	B	G	R	Z	A	A	G	Z	B	S	Y	W
X	I	N	V	E	S	T	M	E	N	T	P	O	R	T	F	O	L	I	O	Q	V	X	P	Y
E	F	V	H	J	Z	I	X	P	S	K	O	R	V	2	7	F	O	E	L	U	R	E	H	T
D	C	N	A	Z	G	I	R	U	M	L	P	A	O	F	Y	A	E	Q	U	I	T	Y	V	D
C	D	O	H	E	T	S	C	F	V	L	J	L	U	O	W	W	U	O	U	W	L	N	M	I
O	P	I	Y	W	T	D	N	U	F	X	E	D	N	I	F	V	Y	J	Z	R	Z	U	M	V
S	X	T	F	X	R	L	I	A	B	I	L	I	T	I	E	S	X	G	X	Y	O	L	R	E
T	S	A	S	S	E	T	S	P	Z	O	X	J	M	S	G	W	B	P	L	T	T	C	R	R
S	E	R	G	V	K	Y	U	C	T	J	G	J	C	N	D	H	C	O	W	X	K	U	W	S
/	R	E	G	A	T	N	A	V	D	A	E	V	I	T	A	R	A	P	M	O	C	U	G	I
E	U	P	G	A	E	I	D	N	O	F	X	T	L	E	K	Q	U	Q	G	B	F	L	J	F
X	T	S	I	R	T	X	I	G	H	L	A	E	M	P	O	T	I	O	L	P	X	E	Z	I
P	I	A	F	V	R	D	P	U	U	T	A	Y	L	O	A	C	H	R	C	F	N	N	E	C
E	D	X	R	K	H	M	X	A	I	U	B	T	R	J	R	K	R	K	G	O	E	V	D	A
N	N	E	N	U	Z	U	L	L	N	N	D	J	I	L	V	T	W	P	I	T	A	V	U	T
S	E	X	P	Q	E	E	I	E	H	S	W	A	I	L	Y	C	G	S	J	B	E	C	G	I
E	P	H	G	O	V	B	H	I	S	M	I	T	Y	Z	E	T	S	A	I	N	P	S	B	O
S	X	B	X	E	E	I	Y	I	F	R	H	O	Z	E	F	E	Z	Y	G	Q	L	J	L	N
F	E	C	R	D	M	U	T	U	A	L	F	U	N	D	C	M	A	M	R	E	P	F	L	P
L	A	A	L	Z	X	J	J	J	H	K	S	Q	V	E	U	T	Y	S	R	H	T	Y	N	U
H	G	J	C	D	L	V	E	U	T	J	H	D	R	D	X	E	R	Q	A	Y	S	H	B	R
E	D	U	E	S	H	S	X	R	A	T	E	O	F	R	E	T	U	R	N	D	Z	M	H	Y

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We are very interested to learn how you use our material. Please share your experiences or lesson plan ideas by visiting us at [www.izzit.org](http://www.izzit.org).



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