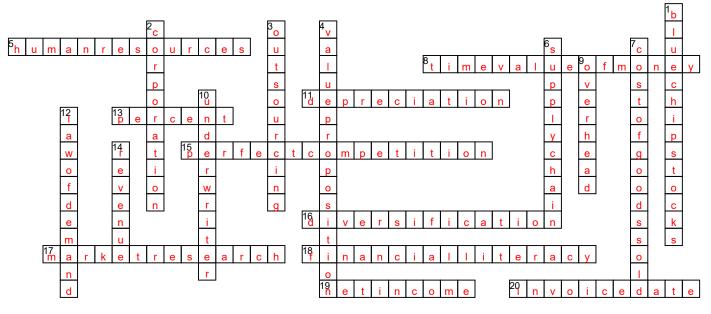
## Business Math Terms Review Crossword Puzzle 6

1. Using the Across and Down clues, write the correct answer in the numbered grid below.



## ACROSS

- 5. The department within a company that manages employee-related functions.
- 8. The principle that money received today is worth more than the same amount in the future.
- 11. A decrease in the value of an asset over time.
- 13. A way of expressing a number as a fraction of 100.
- 15. A market structure in which many small firms sell identical products and have no market power.
- 16. Spreading investments across different assets to reduce risk.
- 17. The process of gathering information about consumers' needs and preferences.
- 18. The knowledge and skills required to make informed financial decisions.
- 19. The amount of money left after all deductions have been made from gross income.
- 20. The date on which an invoice is issued.

## DOWN

- 1. Stocks of well-established companies with a history of stable earnings and dividends.
- 2. A legal entity that is separate from its owners and can enter into contracts and own property.
- 3. Hiring an outside company to perform services or produce goods instead of doing it internally.
- 4. The unique benefits a product or service offers to customers.
- 6. The sequence of processes involved in the production and distribution of a commodity.
- 7. The direct costs attributable to the production of goods sold by a company.
- 9. The ongoing expenses of operating a business that are not directly tied to production.
- 10. A person or company that evaluates and assumes the risk of another entity for a fee.
- 12. The principle that, all else being equal, as the price of a good or service increases, the quantity demanded decreases.
- 14. The total amount of money a business earns from its goods or services.