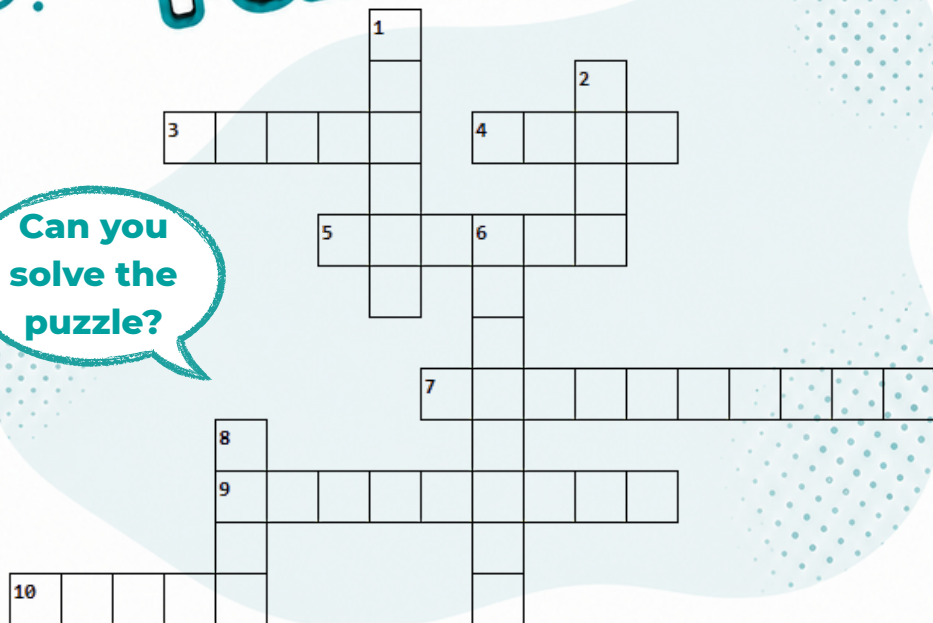


CROSSWORD PUZZLE



HARP & CROWN
CREDIT UNION LIMITED

Can you
solve the
puzzle?



ACROSS

3. A payment taken directly from the money in your account.
4. Money borrowed that you agree to pay back.
5. Money you can borrow or use now and pay back later.
7. When you take money out of your account.
9. An unexpected situation where having money set aside can help.
10. When someone dishonestly tries to take your money or personal information.



DOWN

1. The time ahead that you can prepare for by making good money choices today.
2. Something you would like to have but don't necessarily need.
6. A share of profits returned to members.
8. Something essential that you should prioritise spending your money on.