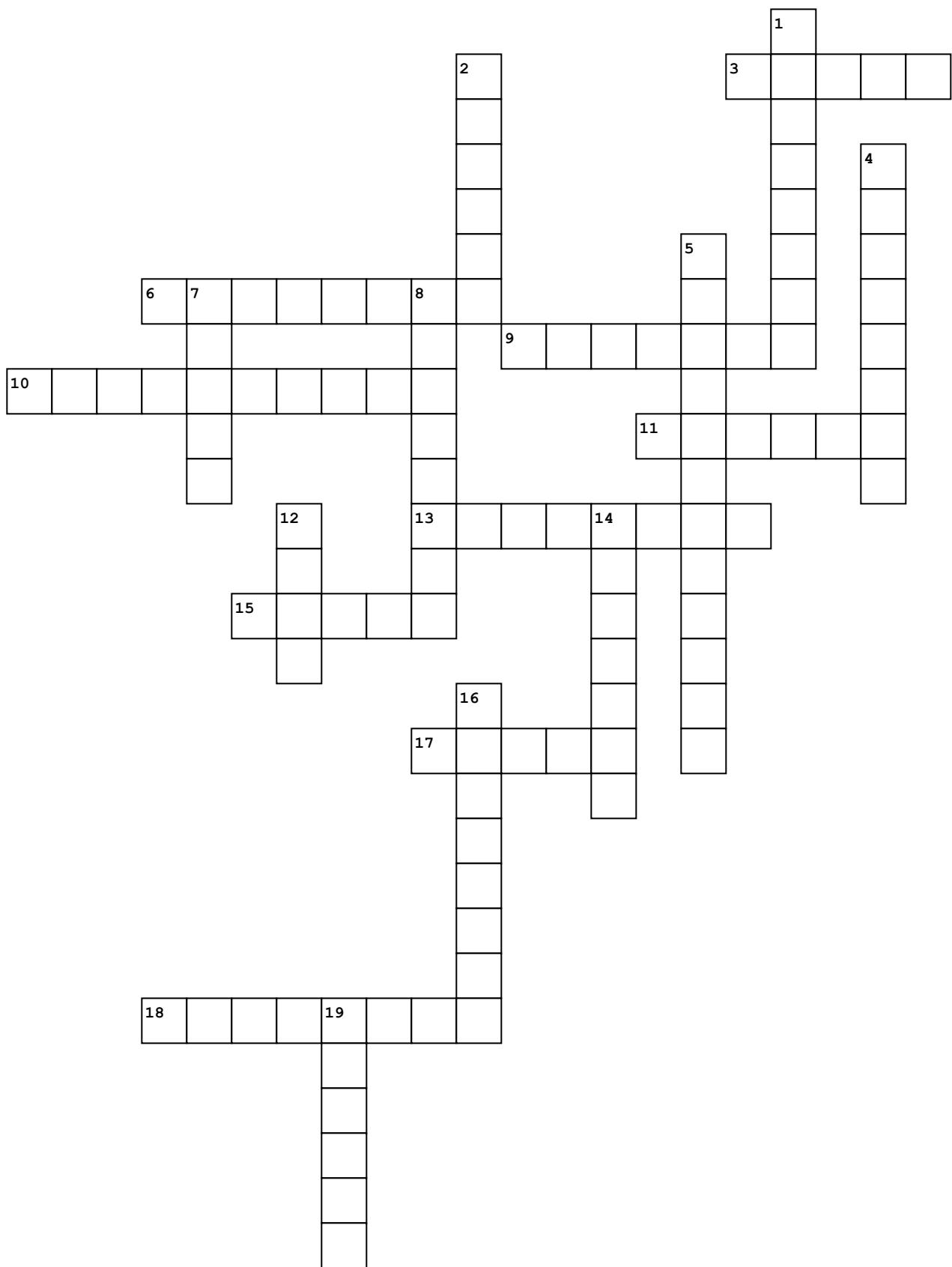


# Commerce Crossword Puzzle



**Across**

- 3. medium of economic exchange
- 6. the charge for borrowing money
- 9. management of money
- 10. business that sells items to retail stores
- 11. electronic funds transfer point of sale
- 13. an agreement between two parties that creates an obligation to perform a particular duty
- 15. not necessary, but desired
- 17. anything from merchandise
- 18. a merchant or business owner who sells things to the public

**Down**

- 1. the exchange of goods and services between two or more entities
- 2. plan to spend a certain amount of money
- 4. an organisation in commercial, industrial, or professional activities
- 5. to make from raw materials by hand or by machinery
- 7. anything required for human survival
- 8. an act or use for which a consumer
- 12. dishonest scheme
- 14. to set right
- 16. a person who consumes a product or service
- 19. money receive in exchange for labour