INVESTING!

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The most negotiable of all financial instruments				H									
The total amount of money owed to one's creditors		E											
Number indicating the cost of borrowing money as a percentage	R												
The outstanding debt of a company or ownership of a unit of that debt		T											
Some types of __ including income, capital gains, and estate		A											
You can __ money from banks, credit unions or family members		O											
Person or organization who facilitates transactions of stocks and bonds				K									
Your __ rating determines how much you can borrow and at what rate	C												
A financial institution willing to loan money	L												
Many bank accounts and stock brokers can be accessed __					N								
The net amount of money made in a transaction						T							
Some people use their tax __ as a way to save money		E											
Investors expect a good __ on their investment				U									
The initial money used for investing or starting a business							L						
Some loans include a __ for early repayment	P												
An organization producing a good or service for money			S										
A sector of the economy made up of businesses with similar activities							R						
A fee paid for borrowing money, usually monthly					R								
The initial amount of a loan extended to a borrower					C								
A professional who manages financial matters									N				
Assets used to secure a loan and ensure repayment									A				
Some expenses in a business are __ from the owner's taxes								B					
Most people rely on __ for their income and investment capital						Y							
Investing in __ __ can be profitable if the market is right		E											
Be sure to save and invest enough for your __									N				
Reinvest the interest you receive to enjoy __ returns												G	
Business structure that allows it to operate as its own entity				P									
General term for activities that are expected to yield a profit					S								

L	A	P	I	C	N	I	R	P	L	T	R	C	I	S
D	R	E	T	U	R	N	R	E	N	E	O	N	T	S
E	D	E	B	T	L	O	N	E	K	M	T	Y	T	E
D	H	L	G	E	F	D	M	O	P	E	R	A	I	N
U	C	T	A	I	E	Y	R	O	R	T	X	N	D	I
C	R	A	T	R	O	B	U	E	S	E	V	S	E	S
T	E	E	P	L	E	N	S	U	S	E	I	T	R	U
I	A	H	P	I	D	T	D	O	S	Y	M	O	C	B
B	L	M	S	I	T	N	A	T	N	U	O	C	C	A
L	E	E	N	A	I	A	M	L	I	L	V	K	E	W
E	S	G	A	V	C	E	L	L	L	U	I	T	D	O
E	T	O	P	E	N	A	L	T	Y	O	A	N	F	R
W	A	M	O	T	D	N	U	F	E	R	C	H	E	R
N	T	K	S	R	E	T	I	R	E	M	E	N	T	O
E	E	N	O	I	T	A	R	O	P	R	O	C	Y	B

Enter unused letters from puzzle, in order:

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Copy boxed letters to form your hidden message:

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