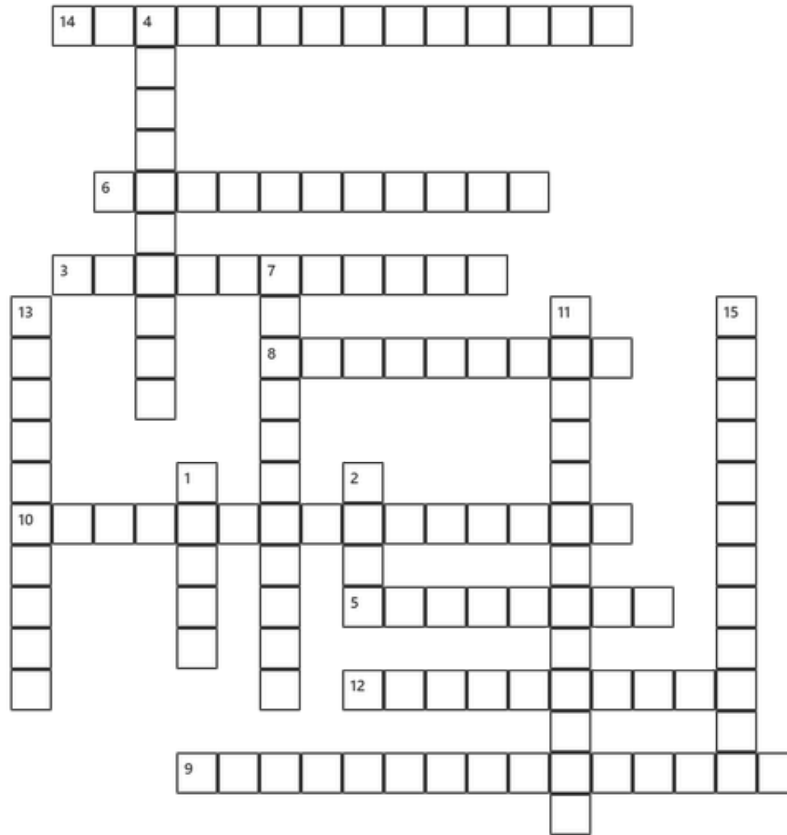




MONTANA'S
CREDIT UNIONS

Investing Terms Decoded:

15 Words Every Beginner Should Know



Across

12. Refers to a period when prices are generally rising, and investor confidence is high
3. A collection of investments bundled together into a single fund that trades like a stock
14. Happens when your investment earnings begin generating earnings of their own
8. The collection of all your investments. Think of it as your financial team roster
10. Refers to how your portfolio is divided among different asset classes, such as stocks, bonds, and cash
5. A payment some companies make to shareholders from their profits
9. The term for spreading your money across different investments rather than putting all your eggs in one basket
6. Occurs when you sell an investment for more than you paid for it

Down

2. Essentially a loan
11. Your ability and willingness to handle market ups and downs
13. Occurs when markets experience a prolonged decline
15. The annual fee charged by a fund to cover operating costs
1. Represents ownership in a company
7. The opposite of a capital gain
4. This pools money from many investors and invests in a variety of assets