

Name _____



Date _____

(Key # 1 - 322944)

Summative Assessment Grade 9 EMS - Learner Outcome 3

Complete the crossword puzzle.

The crossword puzzle grid contains the following pre-filled words:

- 1: T
- 4: G
- 5: R
- 8: I
- 11: C
- 12: I
- 13: E
- 14: M
- 15: Y
- 16: E
- 17: R
- 18: A
- 19: O
- 20: N
- 21: T
- 22: E
- 23: P
- 24: R
- 25: L
- 26: D
- 27: R
- 28: A
- 29: E
- 30: R
- 31: A
- 32: E
- 33: R
- 34: A
- 35: N
- 36: L
- 37: T
- 38: A
- 39: S
- 40: L
- 41: C
- 42: E

Across

- 4 Monthly income and expenses of a household
- 8 Not employing a person just because they are disabled is an example of _____ discrimination
- 11 Negative net worth
- 13 The _____ has the right to be treated equally and with dignity
- 17 Sets the terms for trade union registration and activity
- 18 The Act that regulates Credit Bureau information and prevent reckless lending
- 19 The source document of a cheque payment
- 22 Telephone, fuel and school fees are examples of _____
- 23 The personalised security code entered every time the card is used
- 25 The order in which cheques are numbered
- 26 The _____ Bureau gives lenders access to information regarding fraud cases
- 27 Bank notes and coins are issued by the _____ Bank
- 31 Employers can claim money back from the SETA's
- 32 "Not _____" means that only the drawee may bank the cheque
- 33 _____ worth = Assets - Liabilities
- 34 20% of the levy payable by companies to the government for skills development is paid to this fund
- 35 _____ Agreement - the goods belong to the seller until fully paid by the buyer
- 37 This order is generated by the customer and instructs the bank to pay the beneficiary
- 38 Monies that you owe
- 39 Positive net worth
- 40 Salaries and wages are examples of i_____
- 5 A situation when someone feels he/she has been unfairly treated
- 6 The plastic card that enables you to make transactions at an automatic teller machine
- 7 The bank that honours the cheque
- 9 The person in possession of a cheque
- 10 The beneficiary initiates this order of payment
- 12 The commission that mediates between employees and employers to resolve disputes
- 14 This Employment Act addresses problems of discrimination in the workplace
- 15 The owner of the cheque account
- 16 Employing a person of colour instead a white candidate is an example of _____ discrimination
- 20 The facility that allows a negative balance in a bank account
- 21 The _____ must ensure the safety of the employee in the working environment
- 24 Cash on hand, savings and money owing to you are examples of _____ assets
- 28 The provider who the cheque is payable to
- 29 Non current assets are t_____
- 30 Training authority ensuring skills training in a sector of the economy
- 36 _____ cards reward customers to who are loyal and or pay cash
- 39 This Development Act addresses the need for skills development in the workplace
- 41 This is an agreement regarding terms and conditions of employment

Down

- 1 One word for "Industrial Action"
- 2 The _____ of trade prohibits an ex employee from working for an opposition company for an agreed period of time
- 3 Monies payable over and above the initial loan



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Complete the crossword puzzle.

