ACROSS
4  the reason why sample and population are different
6  the mechanism by which money grows over time
7  USD is an example
11 goes with the business cycle
13 make no mistake, this is a deviation

DOWN
1  it keeps exchange rates in line with interest rates around the world
2  goes against the business cycle
3  when the price level goes down
5  moving money back in time - right to left along the time line
8  moving money forward in time - left to right along the time line
9  the difference between 3.41% and 3.40%
10 when the price level goes up
12 Dollars, Pounds Sterling, Eros, and Roubles for example