

# Budgeting

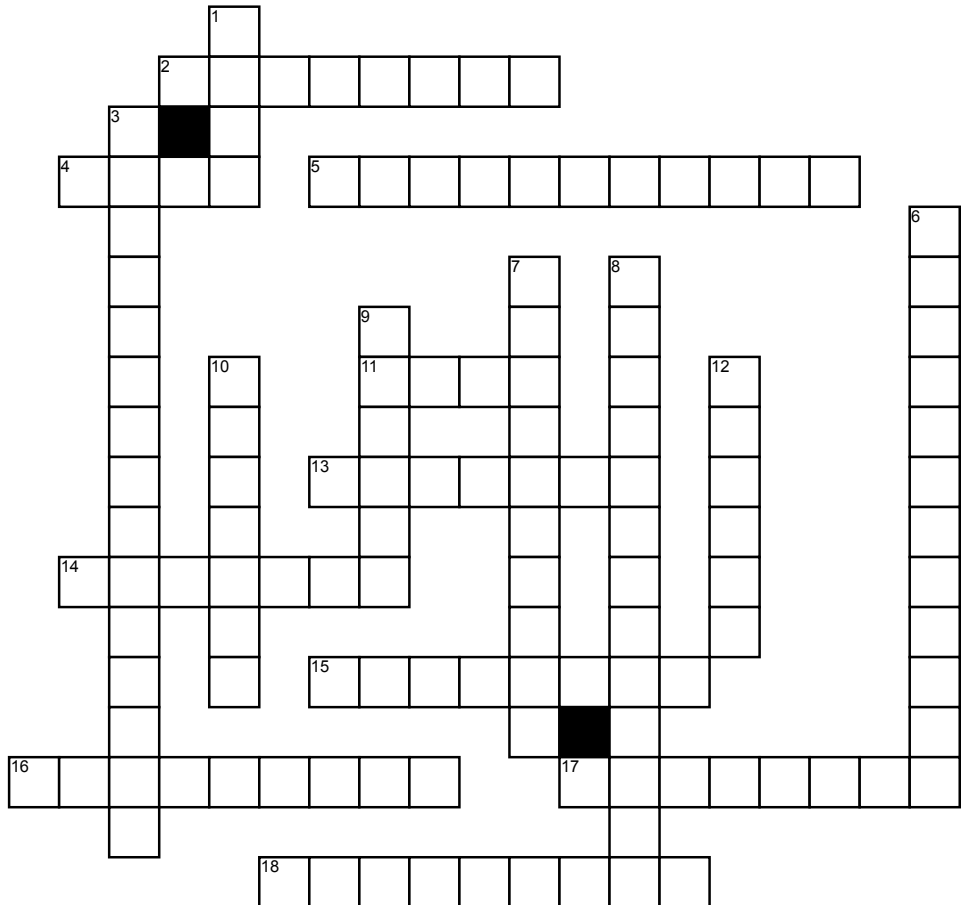
## Across

- 2.** The amount by which assets exceeds liabilities  
**4.** Something unnecessary, but desired  
**5.** A debt for which you are liable for - financial obligation  
**11.** An essential item required for life  
**13.** Ability to pay all debts  
**14.** An amount of money spent to buy goods and services for yourself  
**15.** The fact or quality of being different, divergent, or inconsistent  
**16.** Inability to pay all debts

- 17.** To divide/distribute as necessary  
**18.** Form of planning and policy development considering resource constraints

## Down

- 1.** Something owed to another - an obligation  
**3.** Costs that change in amount each time they are paid  
**6.** An amount of money that is the same each time you pay



- 7.** A spending plan for managing money during a given period of time  
**8.** Long-term, broad plans ranging from 2 to 30 years, with 5 to 10 years being most typical  
**9.** Money earned through employment and investments  
**10.** One of the benefits of budgeting is realistic performance

- 12.** A value that is owned

