## Budgeting

## <u>Across</u>

1. A debt for which you are liable for financial obligation.

**3**. Something unnecessary, but desired.

6. Something owed to another - an obligation.

8. An amount of money that is the same each time you pay.

**11**. A spending plan for managing money during a given period of time.

12. A value that is owned.

**14**. Inability to pay all debts.

**15**. Costs that change in amount each time they are paid.

## 16. To

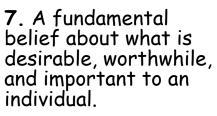
divide/distribute as necessary.

## <u>Down</u>

 Money earned through employment and investments.

**4**. The amount by which assets exceeds liabilities.

5. An essential item required for life.



**9**. An amount of money spent to buy goods and services for yourself.

10. Specific, Measurable, Attainable, Realistic, Time Bound

Ability to pay all debts.



