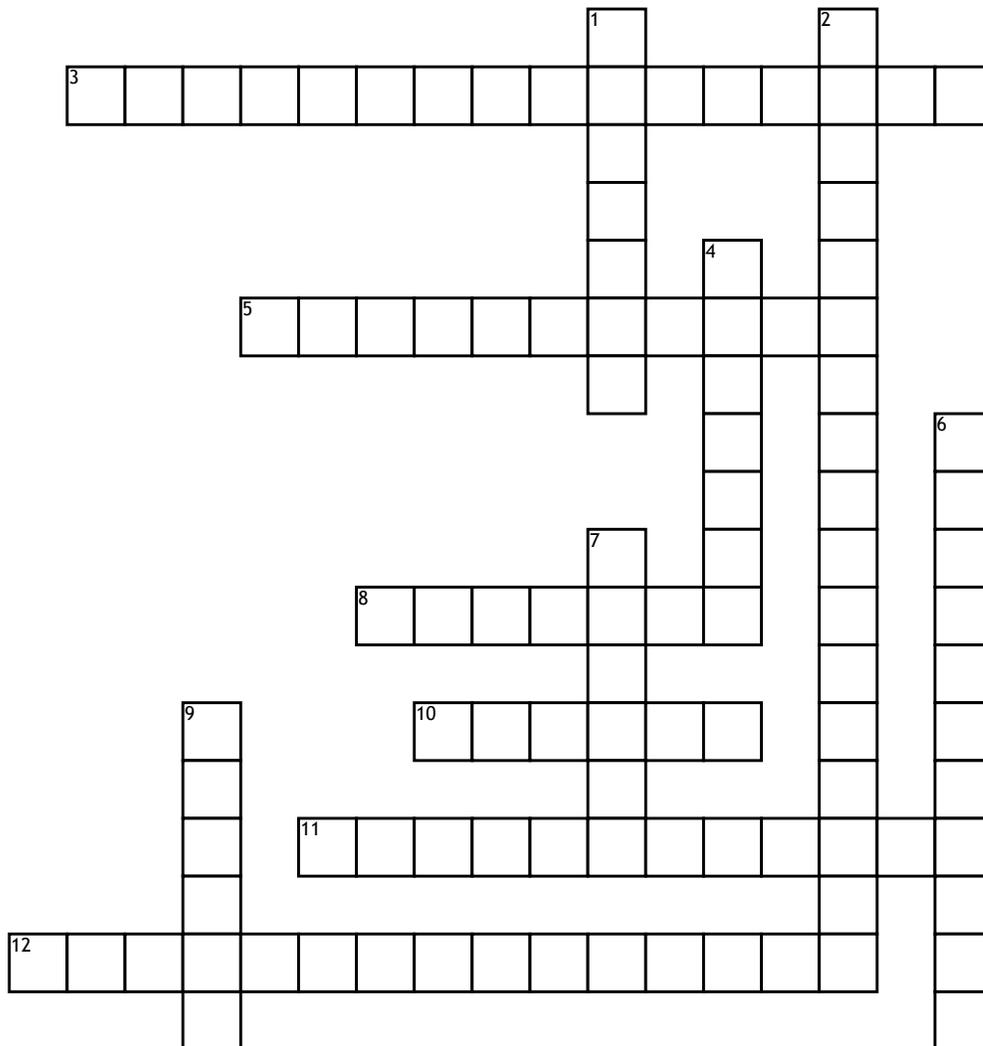


Budgeting and Saving



Across

3. An expenditure that varies
 5. An amount of money spent
 8. Money that is not spent
 10. Money Received
 11. An unchanging expenditure

12. Money received from gifts, odd jobs, and so on

Down

1. Amount by which expenditures exceed income
 2. An unforeseen cost
 4. The amount of money remaining after all expenses have been met

6. Money received after all adjustments and deductions are made

7. Money received
 9. An itemized summary of probable expenditures and income for a given period