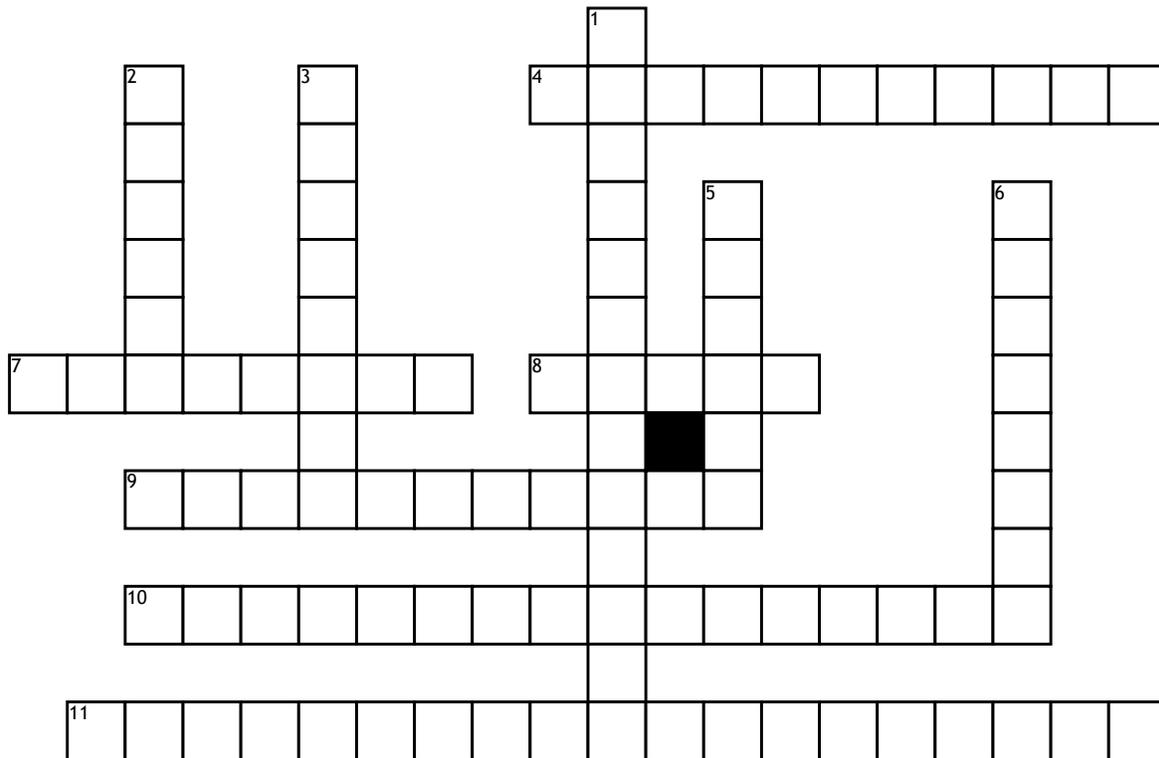


Chapter 8



Across

4. Amounts of money owed to others, also known as debts.
7. When you subtract your debts from the total amount of things you own, the difference is known as...
8. Expenses that remain constant and cannot be easily changed or removed from a budget.
9. When income exceeds expenses, the difference is called a(n) _____.
10. Money you have to spend as you wish—after all required taxes and deductions

11. Disposable income minus all obligated payments.

Down

1. An orderly program for spending, saving, and investing the money you receive.
2. A(n) _____ is an organized plan whereby you match your expected income with expenses and savings.
3. When you subtract your debts from the total amount of things you own, the difference is known as
5. Items of value that a person owns.
6. Expenses that may change according to needs and short-term goals.