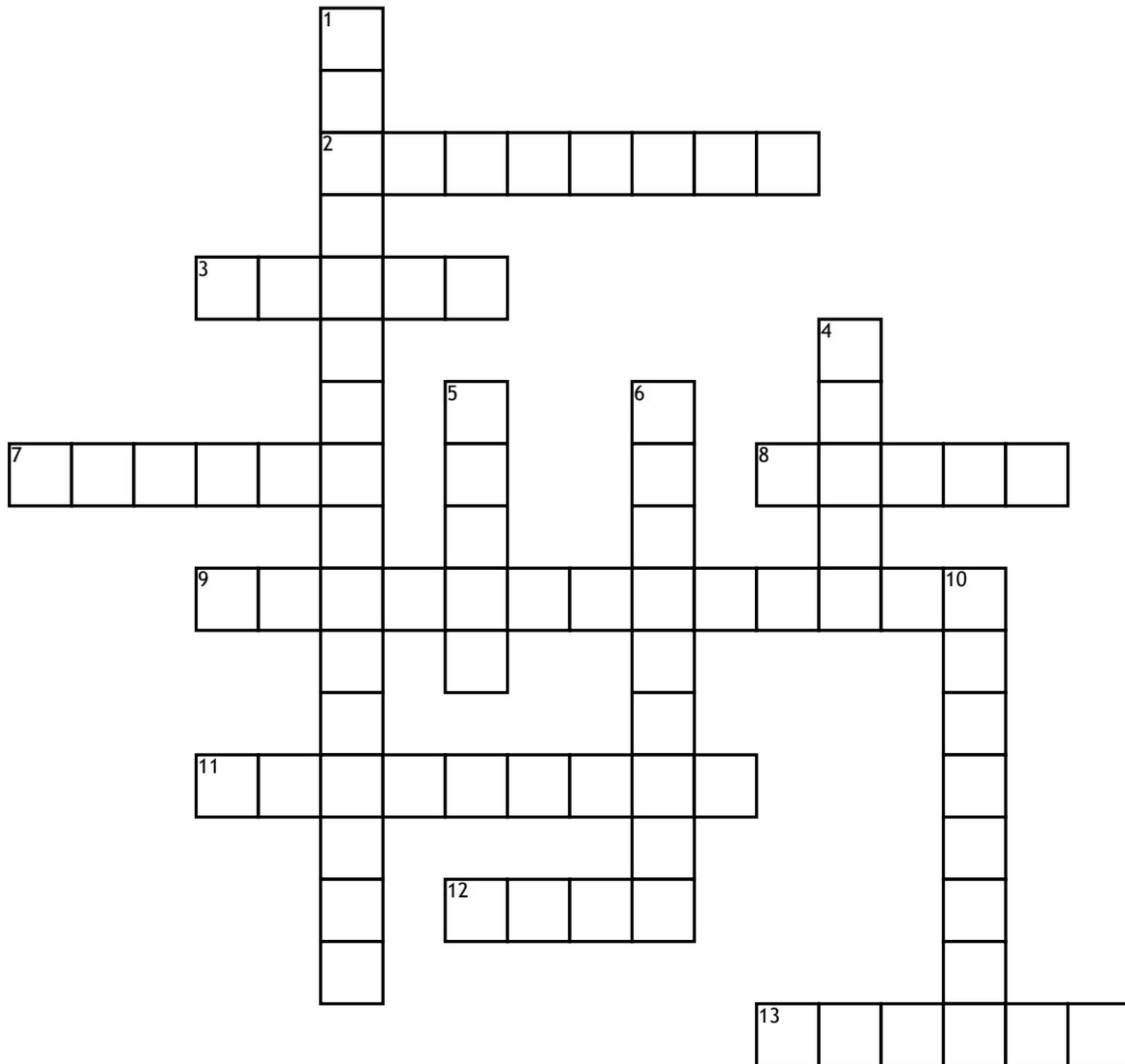


# Managing a Budget



**Across**

- 2. Doing \_\_\_\_\_ ahead of time will help you find the right product for your needs
- 3. Consumer \_\_\_\_\_ involves the use of trickery or deceit
- 7. Estimate your \_\_\_\_\_, including your net pay and any other sources of income
- 8. Are things you would like to have but can do without
- 9. Are the sums that must be paid regularly

- 11. Various \_\_\_\_\_ consumer organizations test, evaluate, and rate consumer products
- 12. Estimate the \_\_\_\_\_ of each goal as well as the date you want to attain it
- 13. Is a written plan to help you make the most of the money you have

**Down**

- 1. Are all the other expenses

- 4. The first step in developing a budget is to set \_\_\_\_\_
- 5. Are things you must have to live
- 6. Before you make a \_\_\_\_\_, make sure you have all the facts correct
- 10. A budget should guide your \_\_\_\_\_ and savings decisions