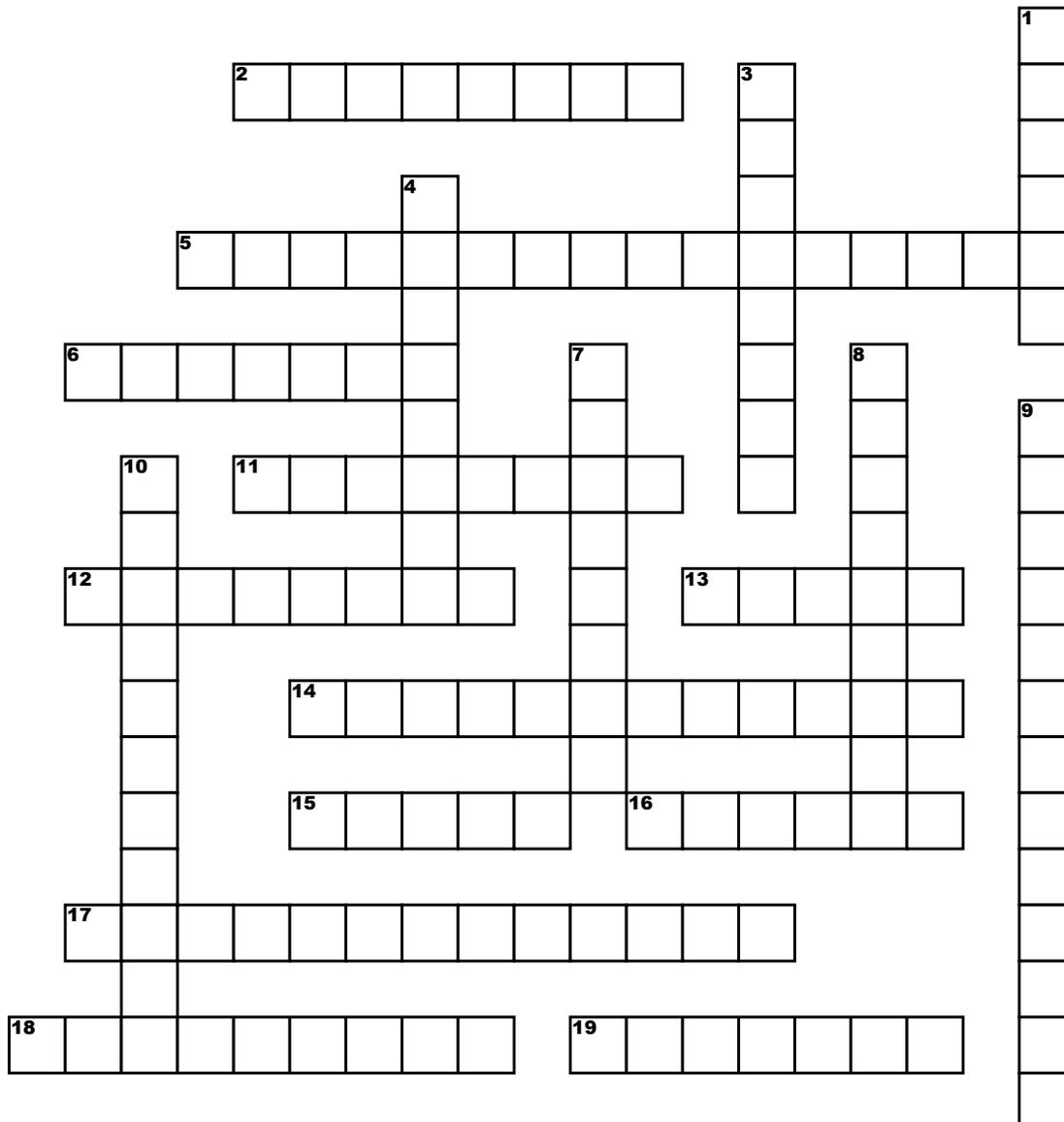


Personal finance crossword ch. 8



Across

- 2. The difference between assets and liabilities**
5. Money you have to spend after taxes
6. Having more assets than liabilities
11. A computer program that organizes data
12. A statement of a products quality
13. Expenses we have to pay
14. A new offer after the first offer is turned down

15. A written promise to pay a specific sum of money on demand

16. Things of value a person owns

17. A set of goals for spending, saving, and investing

18. Owning more money than you have

19. A term used that states a contract is legal

Down

1. Spending plan based on your income

3. Expenses that change from time to time

4. Legally enforceable agreement

7. A person that promises to pay a note if the maker doesn't pay.

8. Legally capable of agreeing to a contract

9. Anything of value exchanged as part of a contract

10. Money that you owe others, like a debt