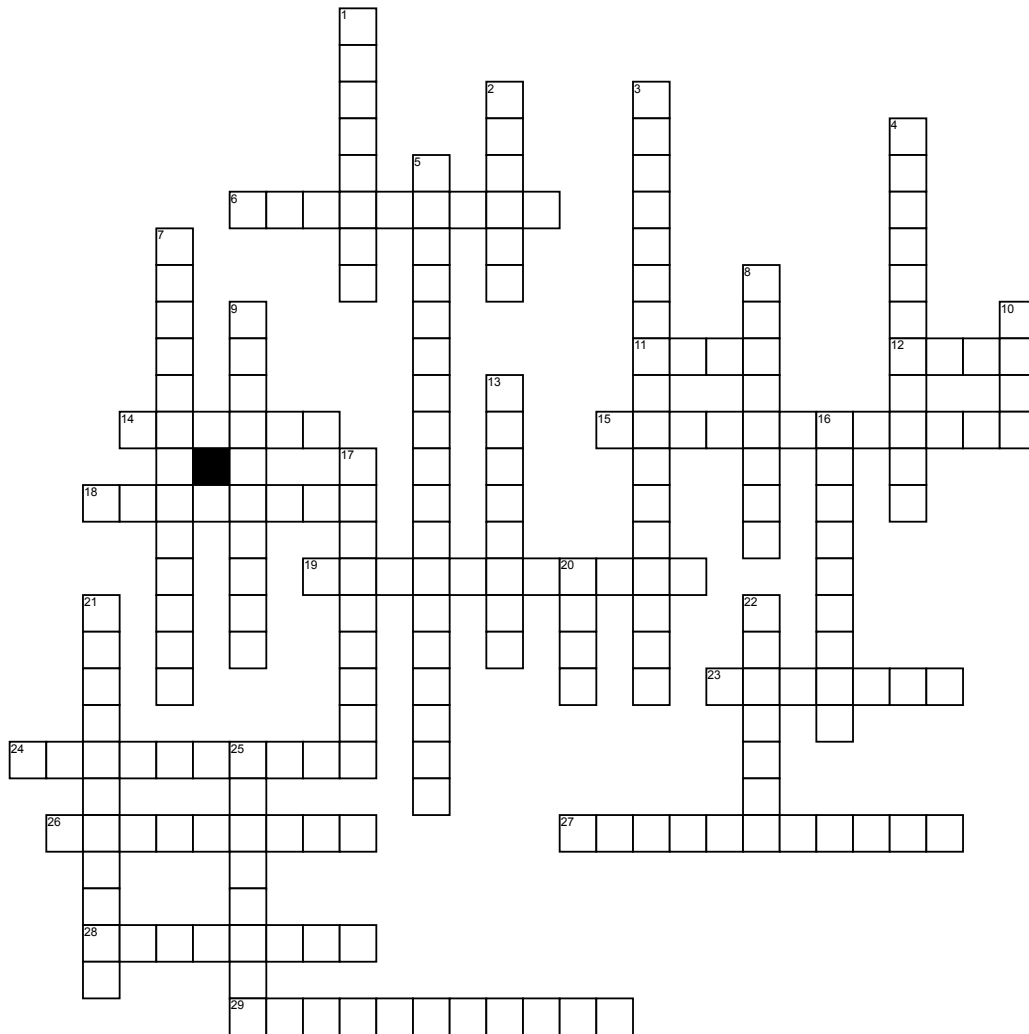


Name: \_\_\_\_\_

# Unit 1 Test Review (Chapters 1, 9, and 7)



## Across

6. A real estate agent or commissioned salesperson uses an \_\_\_\_\_ Income Form.  
11. A retirement fund is after you pay off all your ?  
12. On a check, you can remind yourself of the purchase when you the check is cashed, by what you write on the \_\_\_\_\_ line.  
14. The amount of a paycheck; the gross pay minus the taxes and deductions.  
15. A driver who doesn't have enough insurance is called ?  
18. A zero-based budget is not only used for people that have zero debt. It is for ?  
19. Number one cause of divorce in this country is ?  
23. Raising the amount of deductible you would pay for an accident lowers the \_\_\_\_\_ cost to your insurance.  
24. Pre-authorized checking helps to build \_\_\_\_\_ in saving.  
26. A budget in which you write down on paper where every dollar goes before the month begins is called a \_\_\_\_\_ budget.  
27. A \_\_\_\_\_ approach means saving and paying cash.  
28. A "Consumer Equity Form" shows your total equity, otherwise known as your ?

29. For your budget to begin working well, it usually takes how long?

## Down

1. In order to open a bank account, a person must be at least how old?  
2. In order to effectively \_\_\_\_\_ money, you need a budget.  
3. When you are finished comparing your bank statement to your account register, and you discover the balance on each is different due to ?  
4. The full amount you earn from an employer.  
5. Helps budget for quarterly insurance payments.  
7. Insurance which covers damage to your vehicle caused by something other than an accident, is called \_\_\_\_\_ vehicle insurance.  
8. Debit cards are better than credit card because they do not charge ?  
9. If things can go wrong, they will. It is more likely to strike if you are unprepared for the unexpected events that occur throughout life.  
10. If you are struggling financially and are behind on your bills, what should you budget first?  
13. Saving must become a ?

16. When you pay with cash, you can almost always \_\_\_\_\_ a better deal.

17. Which term is associated with balancing a checking account?  
20. To have an emergency fund, to purchase any item you would like, and to build wealth, you should ?  
21. Save for an emergency fund of \$1000.  
22. Savings is about contentment and ?  
25. The amount of loan plus the finance charges.

## Word Bank

Murphy's Law	Interest	Memo	Loan cost	Three Months
Irregular	Money Issues	Everyone	Emotion	Lump-sum Payment Form
Eighteen	Negotiate	Under-insured	Reconcile	Discipline
Save	Food	Zero-based	Gross Amount	Monthly
Manage	Net Worth	Priority	Outstanding Checks	Debt
Sinking fund	Comprehensive	Net Pay	Baby step one	