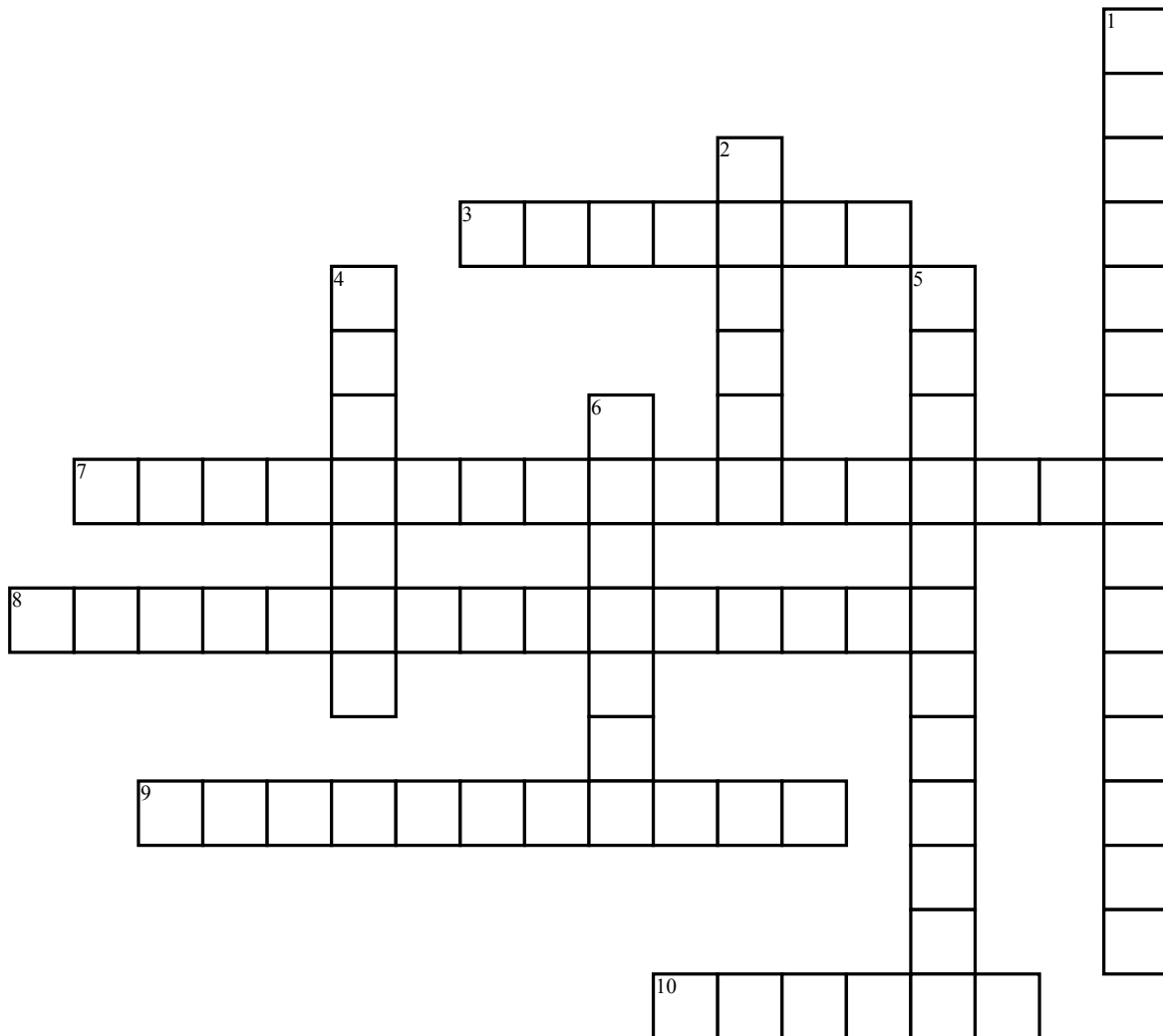


budgeting and saving



Across

- 3. Money that is not spent.
- 7. An unforeseen cost.
- 8. Money received from gifts, odd jobs, and so on.
- 9. An amount of money spent.
- 10. An itemized summary of probable expenditures and income for a given period.

Down

- 1. An expenditure that varies.
- 2. Money received.
- 4. The amount of money remaining after all expenses have been met.
- 5. An unchanging expenditure.
- 6. The amount by which expenditures exceed income.