## Budgeting

## Across

2. The amount by which assets exceeds liabilities
3. Something unnecessary, but desired
4. A debt for which you are liable for financial obligation
5. An essential item required for life
6. Ability to pay all debts
7. An amount of money spent to buy goods and services for yourself
8. The fact or quality of being different, divergent, or inconsistent 16. Inability to pay all debts
9. To divide/distribute as necessary
10. Form of planning and policy development considering resource constraints

## Down

1. Something owed to another - an obligation
2. Costs that change
in amount each time they are paid
3. An amount of money that is the same each time you pay

4. A spending plan for managing money during a given period of time 8. Long-term, broad plans ranging from 2 to 30 years, with 5 to 10 years being most typical 9. Money earned through employment and investments
5. One of the benefits of budgeting is realistic performance

6. A value that is owned
