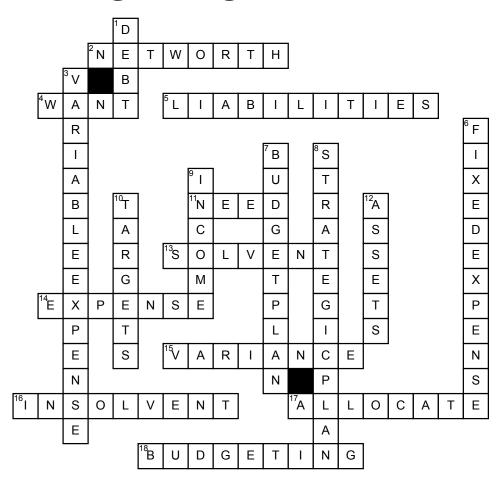
Budgeting

Across

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

Down

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



- **7.** 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
- **10.** One of the benefits of budgeting is realistic performance
- **12.** A value that is owned

