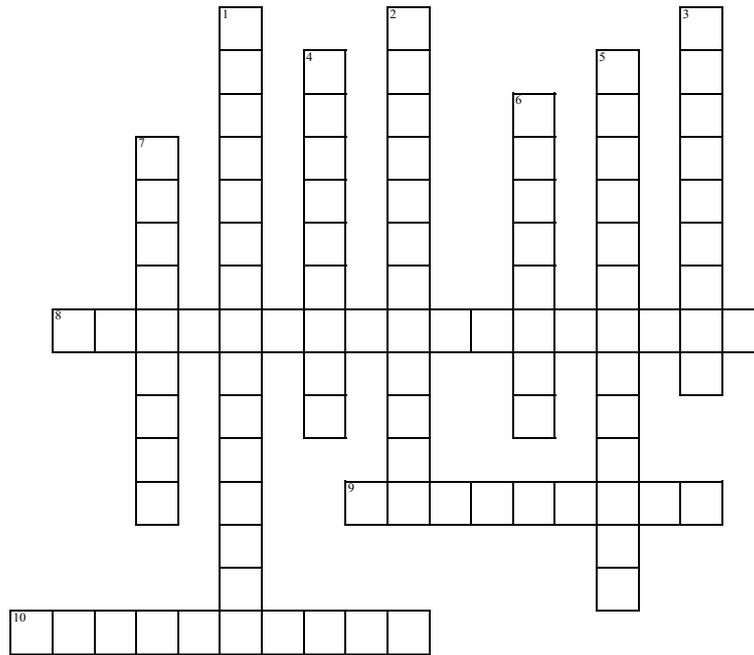


# Financial planning and money management



## Across

8. making plans to meet short- and long-term needs.
9. the most common form (in the UK) of collective fund, allowing many investors to pool their money together
10. The most expensive way to borrow unless repaid in full at the end of the month.

## Down

1. the process of managing money(budgeting,saving,investing)
2. offered by banks, building societies and some specialist firms. It is paid back with interest over a short time.
3. managing day-to-day money to pay bills, buy food, save
4. a target; something that the individual wants or needs to achieve
5. A pot of money that can be used to cover unexpected spending,loss of income or other unexpected financial problems is called
6. a loan to help people buy houses or flats. They are offered by banks and can last for 30years
7. the amount a person earns after deductions have been taken by government for tax and national income