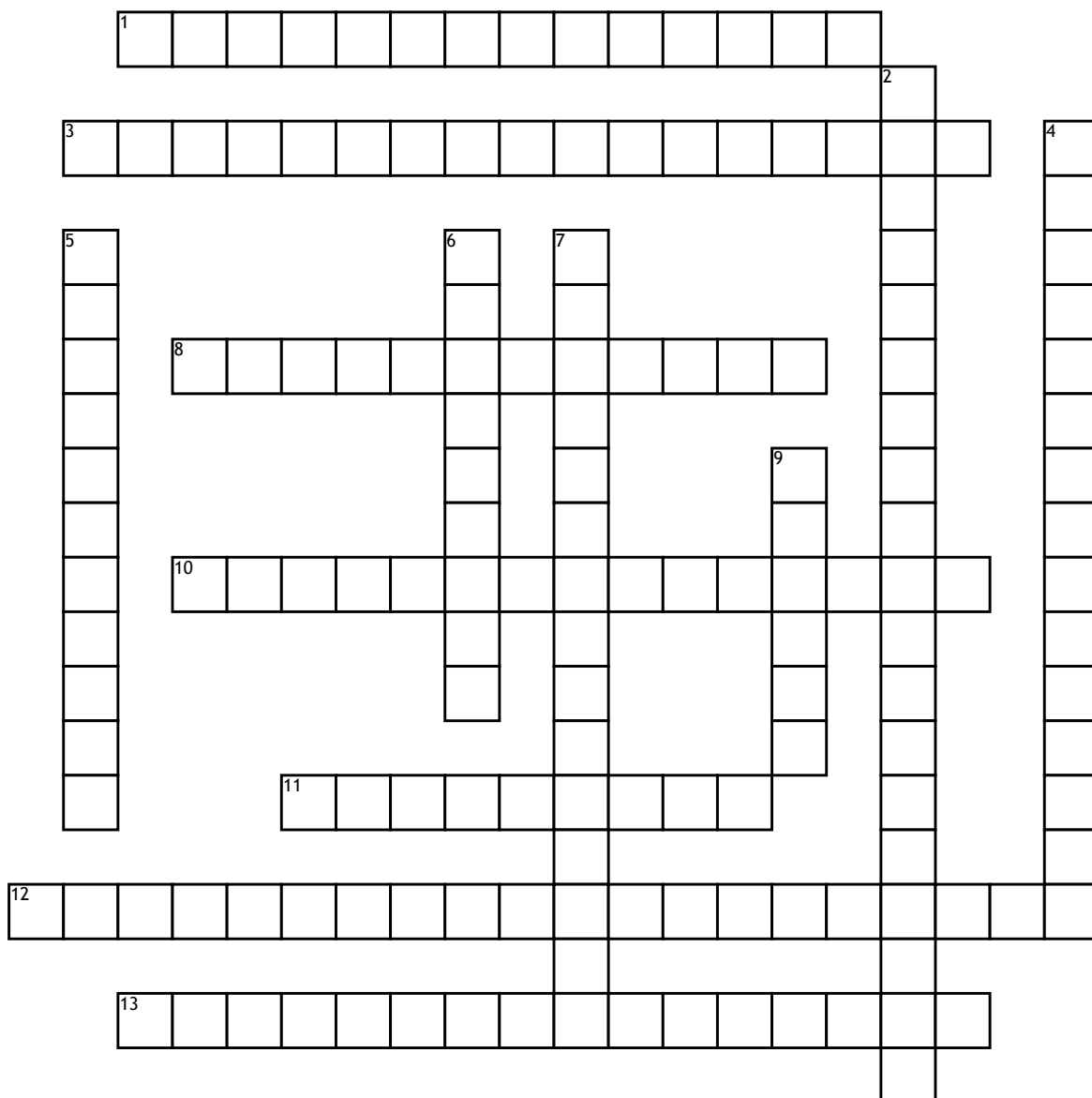


Name: _____

Date: _____

BUDGETING 101



Across

1. Series of envelopes that are divided into categories (food, entertainment, gas, etc.) and are used to store cash for planned monthly expenses.

3. A summary that shows total income and spending for a given time period.

8. Expenses that cost the same each month (rent, mortgage, car payment).

10. A cash flow plan that assigns an expense to every dollar of your income, wherein the total income minus the total expenses equals zero

11. To match your bank statement with your checkbook.

12. expenses that can increase or decrease each month (gas for car, eating out, gifts).

13. when you assign a portion of your income to saving and investing every month.

Down

2. expenses that occur once a year or irregularly, like car registration, tax payments, auto or home repairs or vacations.

4. expenses that can increase or decrease each month (gas for car, eating out, gifts).

5. A copy of each check you write.

6. Occurs when money is withdrawn from a bank account and the available balance goes below zero.

7. An item that is bought without previous planning or consideration of the long-term effects.

9. A written cash flow plan.