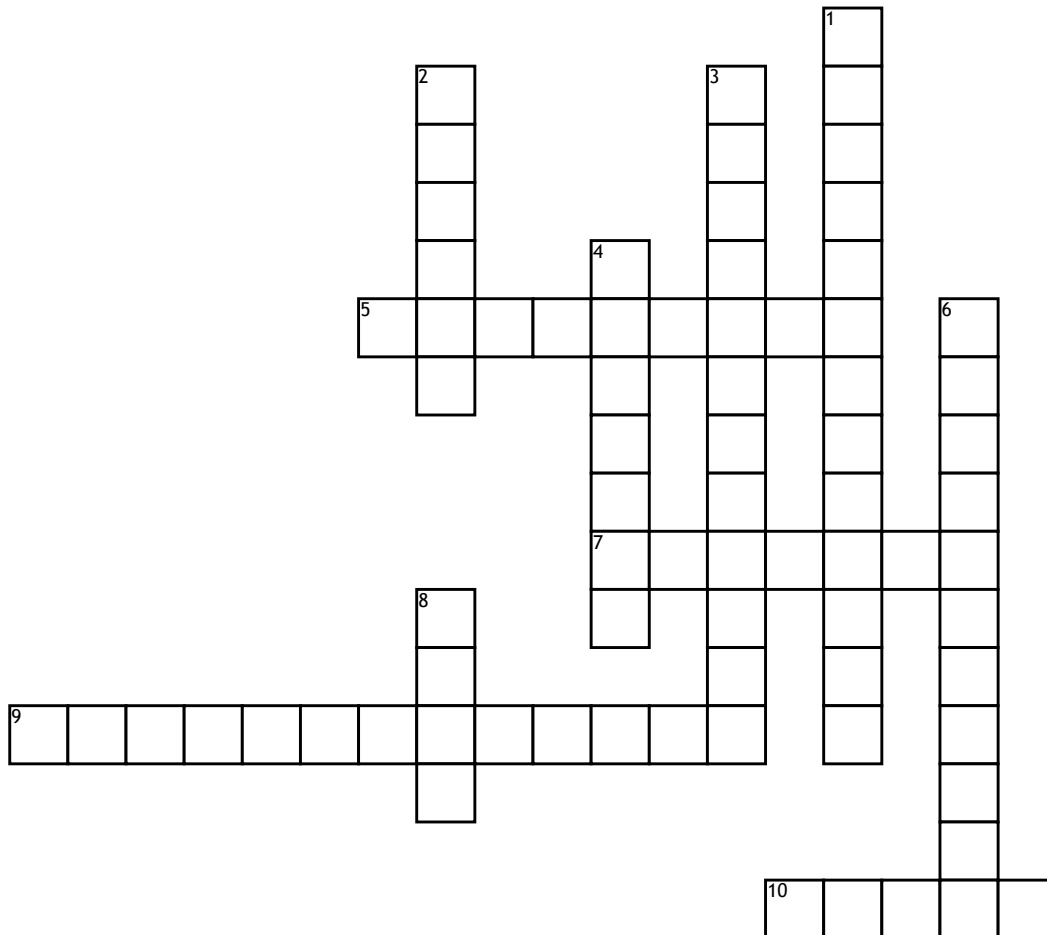


Name: _____

Personal Finance



Across

5. amount of a paycheck that a person can actually spend; essentially gross income minus any payroll deduction

7. money set aside for short or long-term goals

9. Buying items with out need, on a whim.

10. fees placed on income, property, or goods to support government programs

Down

1. expenses that are a exact amount every time

2. A plan for spending and saving money based on a person's goals during a given time period

3. the average cost of a variety of expenses for living, such as rent or home costs, transportation costs, insurance, food, and utilities

4. payment for the use of money

6. The amount of money you earn before deductions.

8. the entire amount of money a person owes to lenders