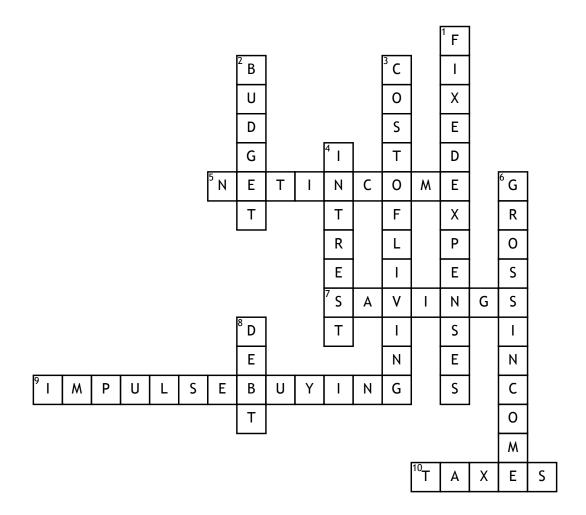
## Personal Finance



## **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