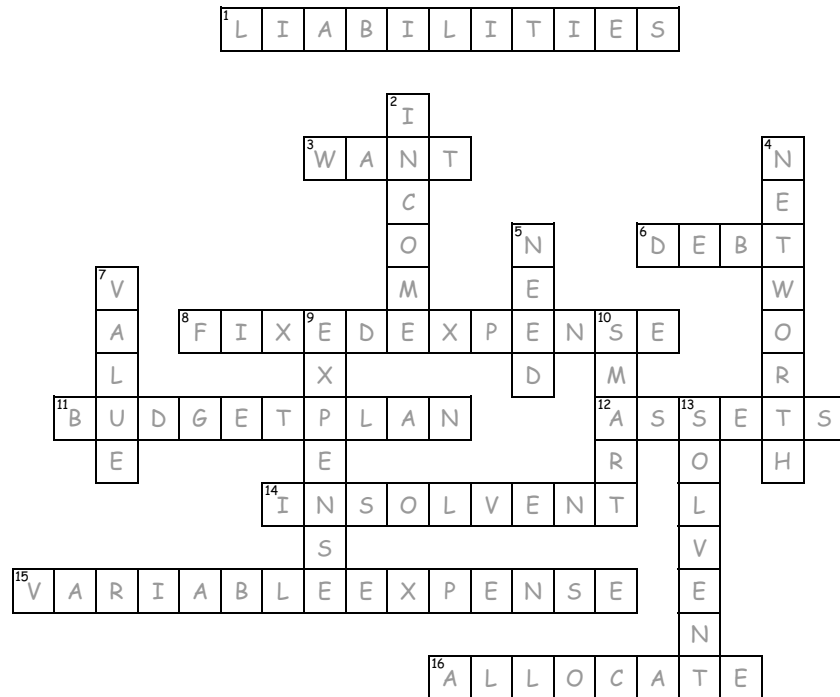


# Budgeting



## Across

1. A debt for which you are liable for - financial obligation.
3. Something unnecessary, but desired.
6. Something owed to another - an obligation.
8. An amount of money that is the same each time you pay.
11. A spending plan for managing money during a given period of time.
12. A value that is owned.
14. Inability to pay all debts.
15. Costs that change in amount each time they are paid.
16. To divide/distribute as necessary.

## Down

2. Money earned through employment and investments.
4. The amount by which assets exceeds liabilities.
5. An essential item required for life.
7. A fundamental belief about what is desirable, worthwhile, and important to an individual.
9. An amount of money spent to buy goods and services for yourself.
10. Specific, Measurable, Attainable, Realistic, Time Bound
13. Ability to pay all debts.