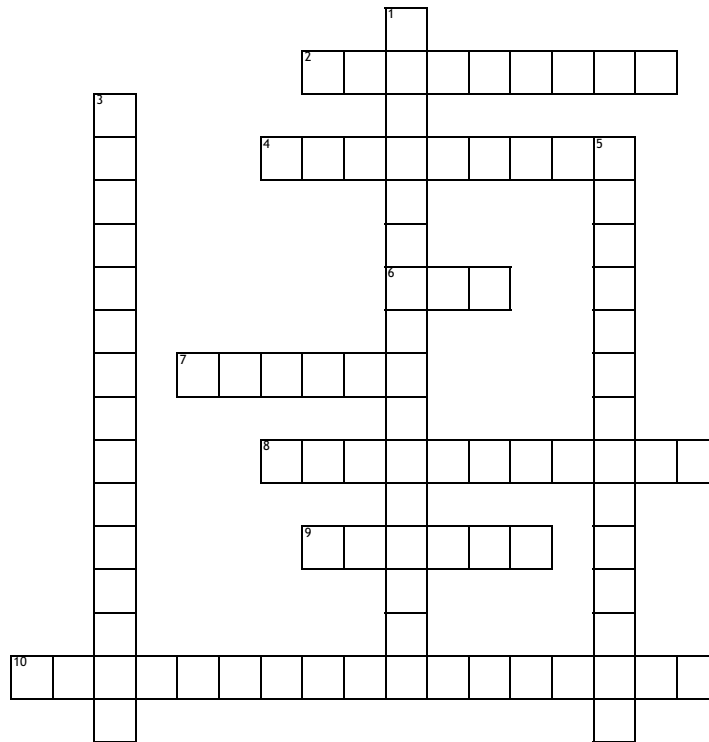


Chapter 3 Budgeting



Across

2. when money is withdrawn from account and the available balance goes down below zero
4. To match your bank statement with your checkbook
6. automatic teller machine
7. Money is always...
8. A copy of each check you write
9. What is a written cash flow plan?
10. Is a summary that shows total income and spending for a given time

Down

1. A cash flow plan that assigns an expense to every dollar of your income
3. An item that is bought without previous planning
5. Series of envelopes that are divided into categories for planned monthly expenses