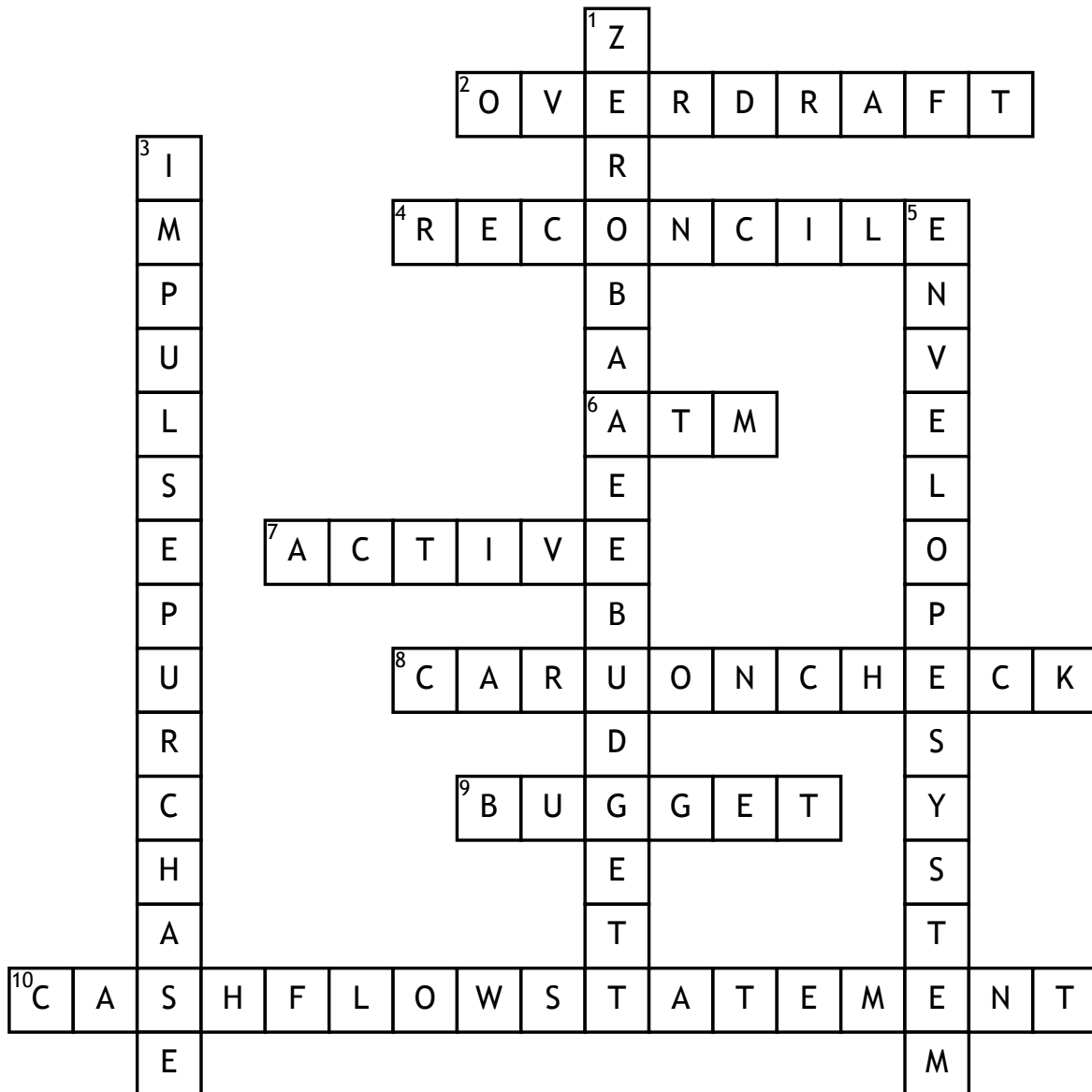


Date: _____



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