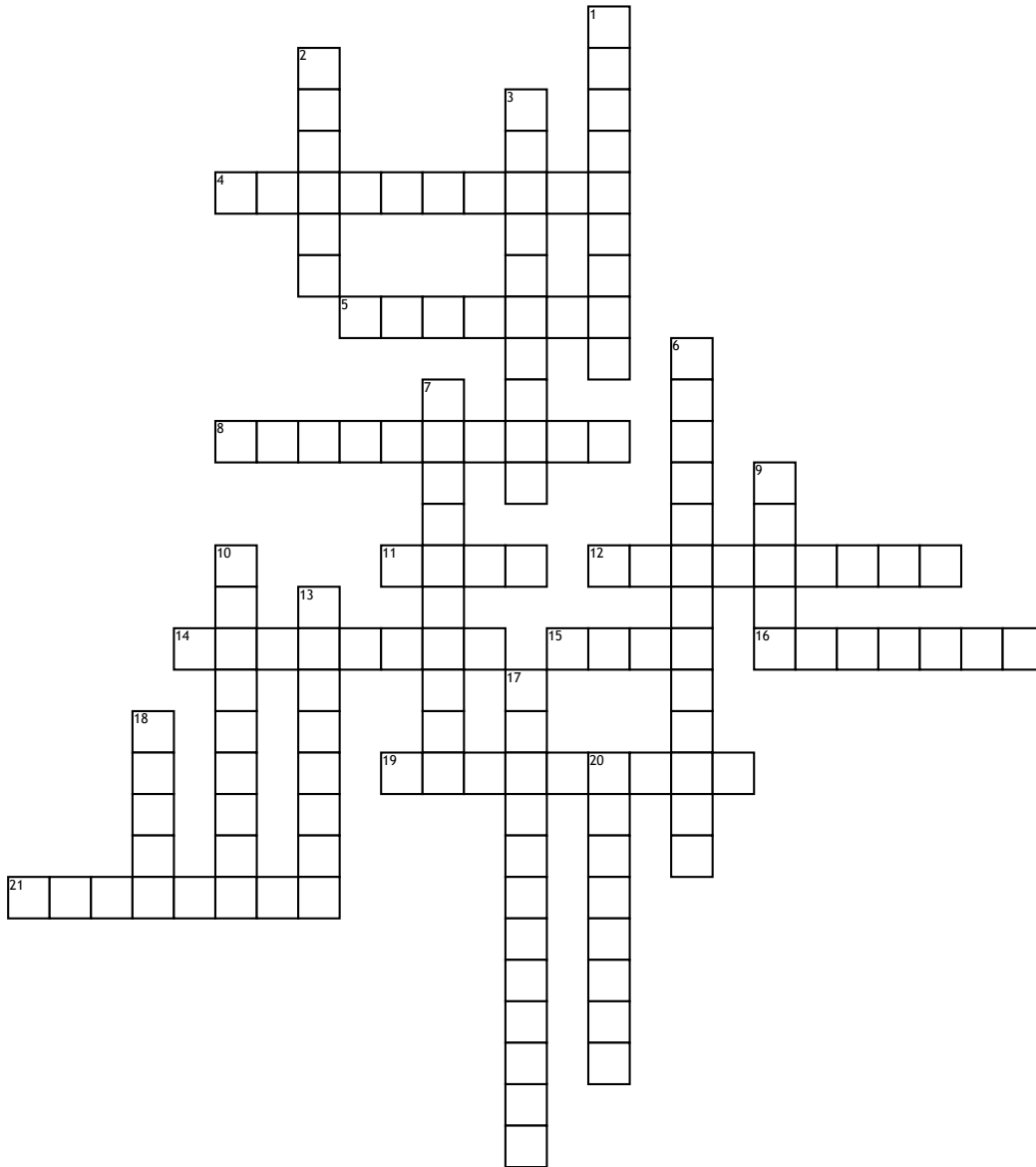


Financial Literacy



Across

4. A _____ is something you value. Your _____ could include your health, spending time with family, saving for a new car, or paying for school. As a student at BYU-Idaho, one of your _____ should be your finances.
5. The better approach is to pay _____ first, then yourself (savings), then living expenses.
8. Sometimes you may come across _____ expenses, such as a medical emergency. You should turn to the aid you received from your sponsor first and foremost.
11. But not all _____ is bad. When used properly and sparingly, it can help further worthy goals that otherwise could not have been achieved.
12. To help you manage your financial priorities, the Single and Married Student _____ Plans (blue buttons) were created for you. These help you clearly see what income and expenses you have.
14. A _____ is something you value. Your _____ could include your health, spending time with family, saving for a new car, or paying for school. As a student at BYU-Idaho, one of your _____ should be your finances.
15. Debt typically comes with a _____, known as interest.
16. Whoever your _____ is, he or she commits to provide a certain amount of financial assistance for a specific amount of time.

19. Just as you have a responsibility to watch over and care for your life, you also have a responsibility to watch over and care for your financial _____. No one else is responsible for your finances. You should be modest in your expenditures and disciplined enough to avoid debt where possible.

21. If your total _____ are more than your total income, you may want to look for ways to spend less.

Down

1. All _____ that we enjoy today were made possible by those who came before us. Because we have been given so much, we have a responsibility to make similar blessings available to future generations.
2. _____ money is the simple act of setting aside a portion of your income each time you receive it.
3. A _____ is something you value. Your _____ could include your health, spending time with family, saving for a new car, or paying for school. As a student at BYU-Idaho, one of your _____ should be your finances.
6. BYU-Idaho will not become your sponsor. If for any reason your sponsor can no longer support you, contact the _____ Services Department immediately.
7. Interest is a _____ of the amount you owe, and in most cases you will end up paying more than what you originally borrowed.

9. As a college student, you may be asked to sacrifice some _____ or _____ in order to obtain an education. A want is something you can live without.
10. Your savings should be focused on three main areas: Emergencies, _____, and long-term/ retirement.
13. As a college student, you may be asked to sacrifice some _____ or _____ in order to obtain an education. A want is something you can live without.
17. _____ is learning to provide for one's own physical, emotional, and spiritual well-being without the help or aid of anyone or anything else.
18. As you take responsibility for your finances, you will be able to more fully enjoy your time here at BYU-Idaho and experience greater _____ in your life.
20. Stewardship means to watch over and take care of something. It does not mean you are _____ to ownership, but rather you have been given a responsibility to watch over, care for, and build upon what you are given.