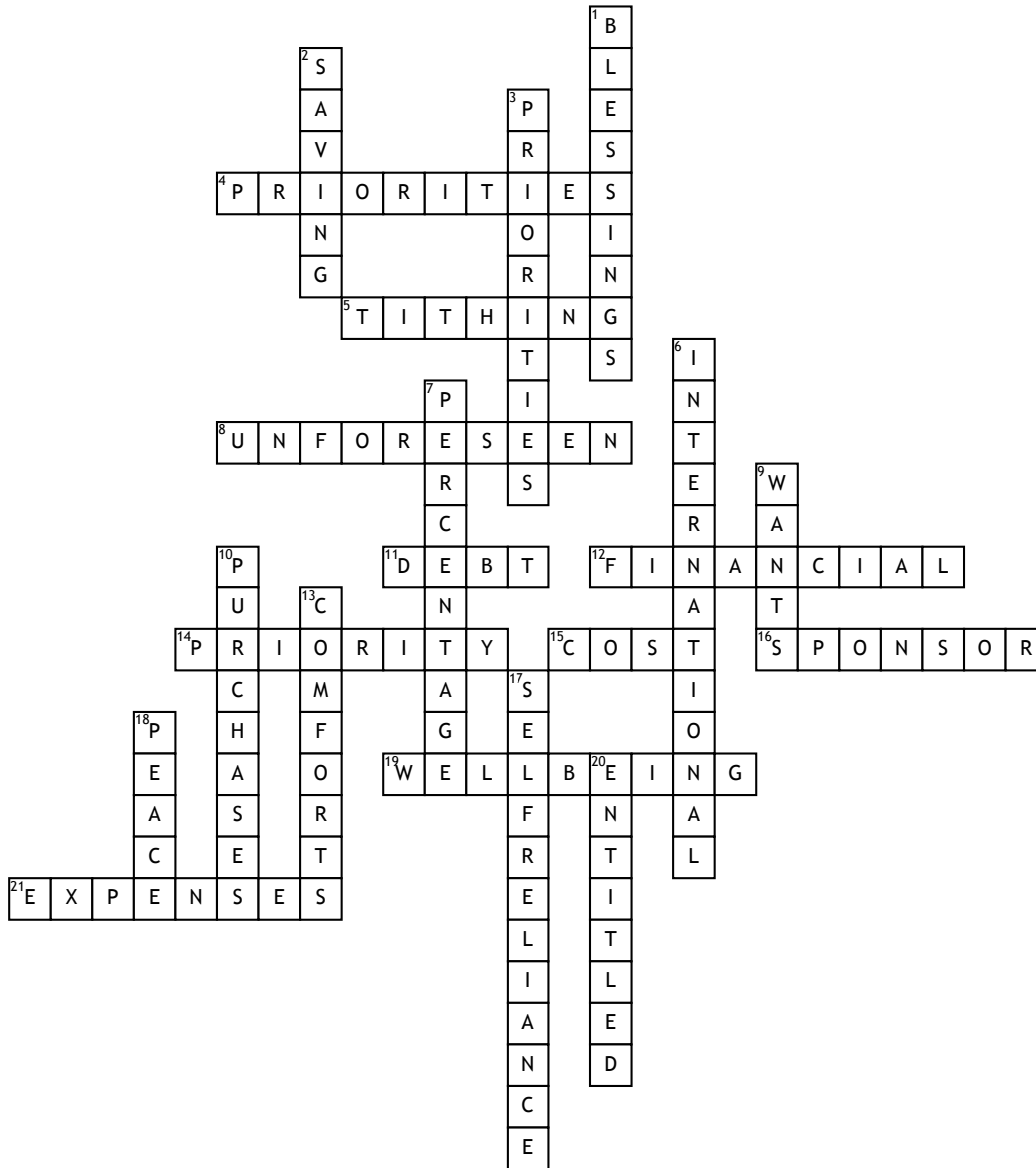


# Financial Literacy



## 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.