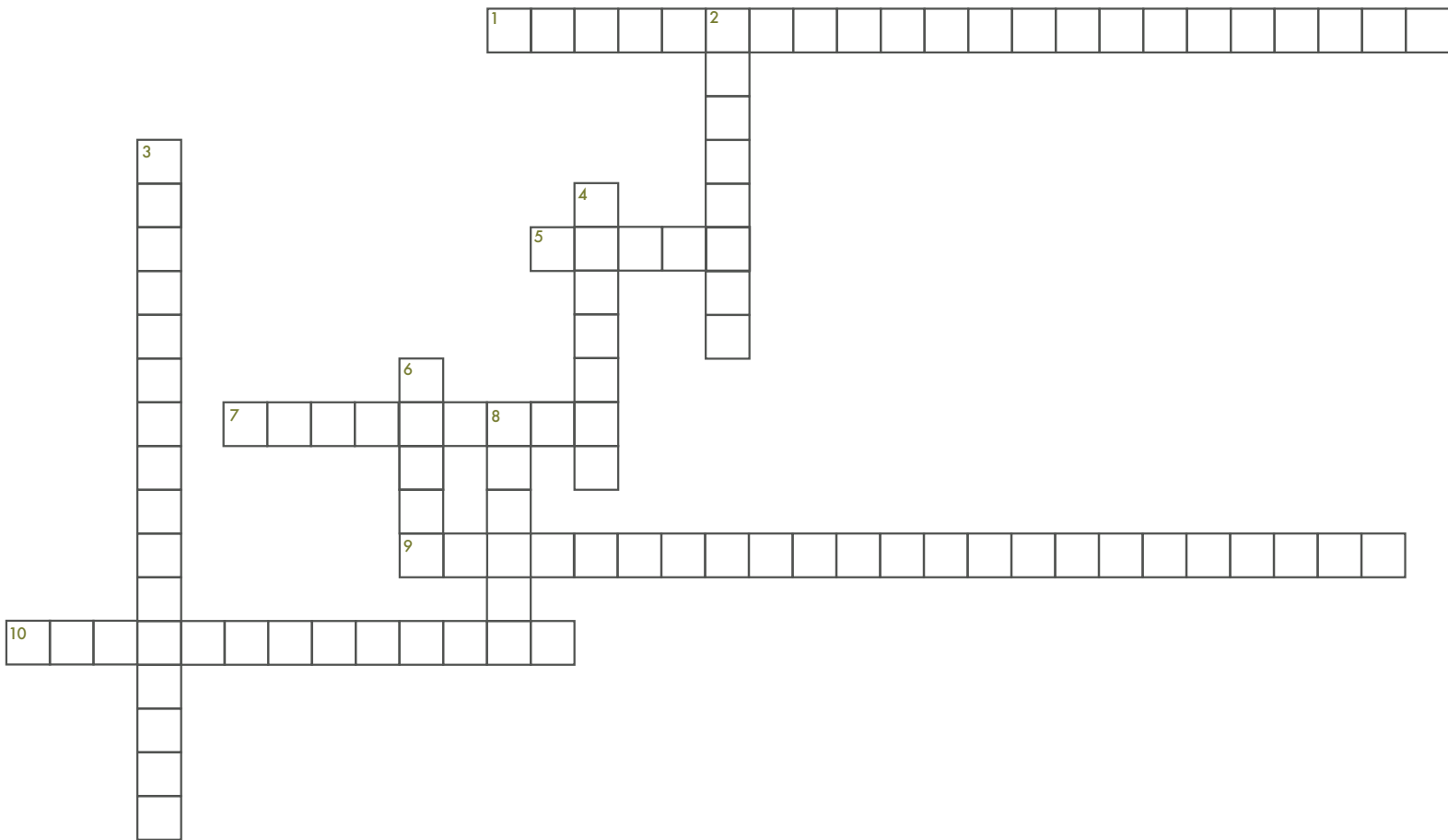


Crossword Puzzle



Across

1. Things you want to buy more than five years from now. (Hint: 4 words)
5. Non-essential expenses that are nice to have but not necessary.
7. A spending plan that shows how much money you will take in (income) and how much you will spend (expenses) over a period of time.
9. Things you want to buy in the next 6 to 12 months. (Hint: 4 words)
10. Regular costs that usually don't change month to month, such as rent, insurance, car payments, internet, cell phones, and student loans.

Down

2. Things you spend money on, like food, rent, gas, clothes, etc.
3. Costs that can change from month to month, such as utilities, transportation, food, and school supplies.
4. Money you set aside instead of spending, usually for future needs or goals.
6. Essential expenses you must pay for.
8. Money you receive from any source, such as wages, cash gifts, scholarships, or grants.