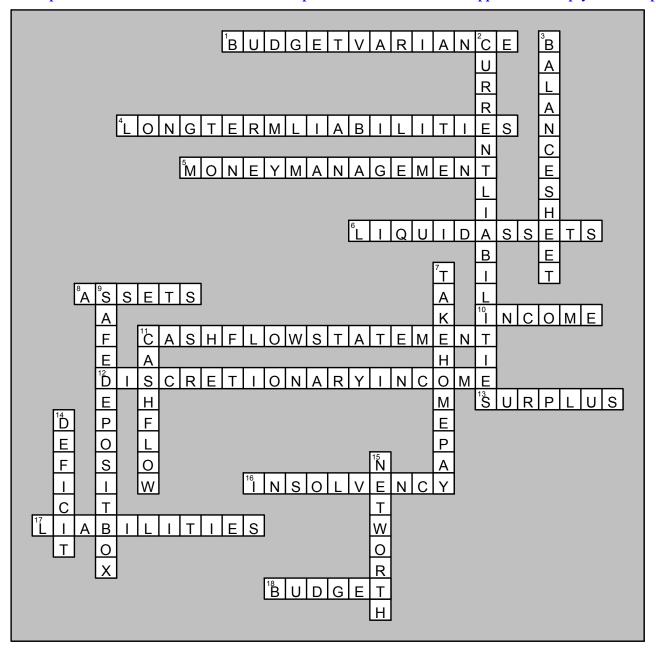
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## <u>Across</u>

- 1. The difference between the amount budgeted and the actual amount received or spent.
- 4. Debts you do not have to pay in full until more than a year from now.
- 5. Day-to-day financial activities necessary to manage current personal economic resources while working toward long-term financial security.
- 6. Cash and items of value that can easily be converted to cash.
- 8. Cash and other property with a monetary value.
- 10. Inflows of cash to an individual or a household.
- A summary of cash receipts and payments for a given period.
- Money left over after paying for housing, food, and other necessities.
- 13. The amount by which actual spending is less than planned spending.
- 16. The inability to pay debts when they are due because liabilities far exceed the value of assets.

## 17. Amounts owed to others.

## <u>Down</u>

- 2. Debts you must pay within a short period of time, usually less than a year.
- 3. Reports what you own and what you owe.
- 7. Earnings after deductions for taxes and other items; also called disposable income.
- 9. A private storage area at a financial institution with maximum security for valuables.
- 11. The actual inflow and outflow of cash during a given time period.
- 14. The amount by which actual spending exceeds planned spending.
- 15. The difference between total assets and total liabilities.

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