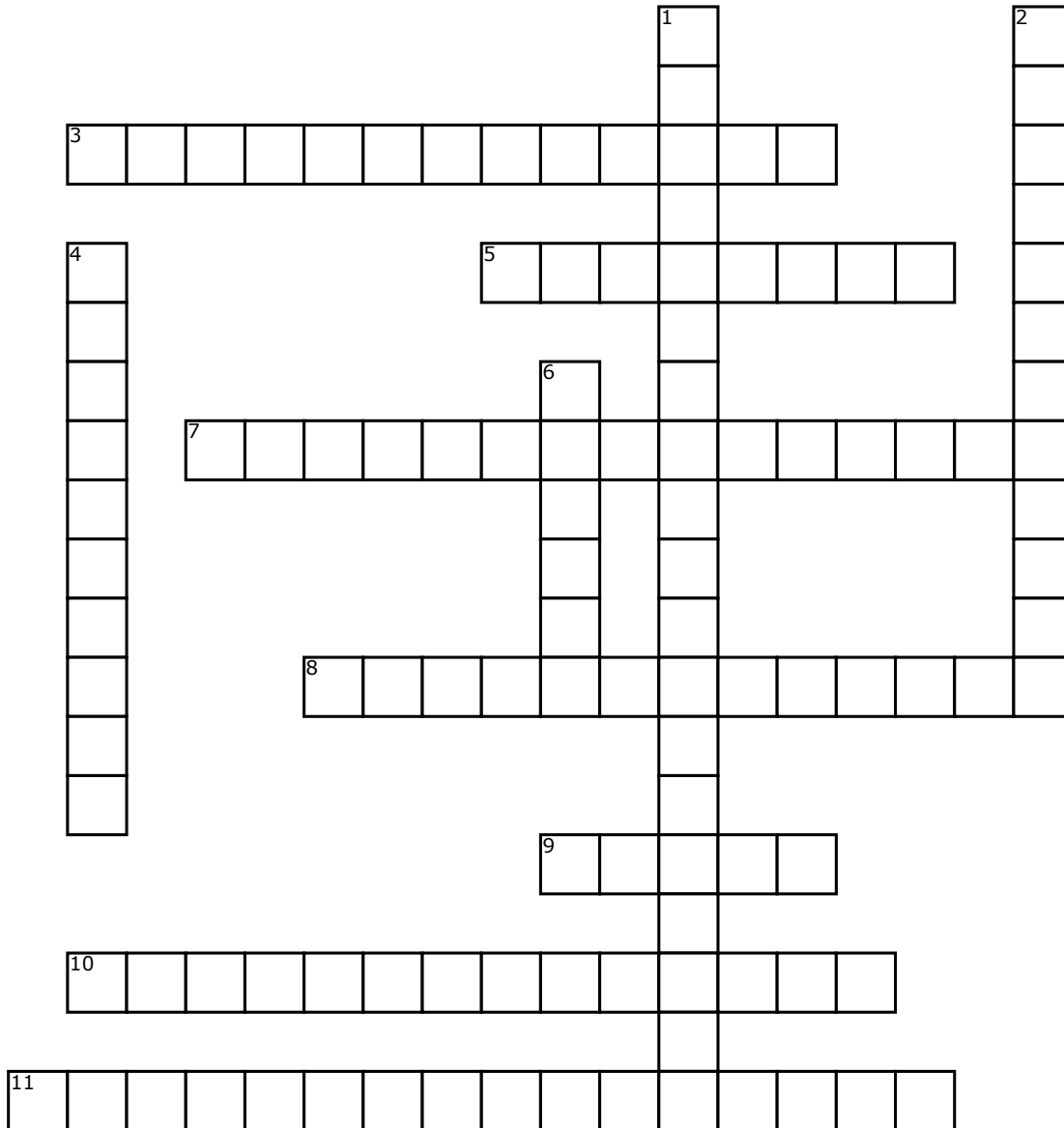


Budgeting Crossword Puzzle



Across

- 3.** Expenses that do not change from month to month, such as auto insurance and rent.
- 5.** The economic condition of limited resources that prevents people from having everything they want.
- 7.** The next best alternative given up when making a financial choice.
- 8.** Plans that take a year or more to accomplish.
- 9.** Goods or services that make people more comfortable or content but which are not necessary for survival.
- 10.** Plans that can be accomplished within three months to a year.

- 11.** Expenses that vary from month to month, such as entertainment, car repairs, or doctor bills.

Down

- 1.** Money available to spend on goods and services that are not essential.
- 2.** Money that is spent on goods, services, and bills.
- 4.** Making a purchase based on an immediate want or due to the pressure of advertising.
- 6.** A record of income and spending and a plan for managing money.