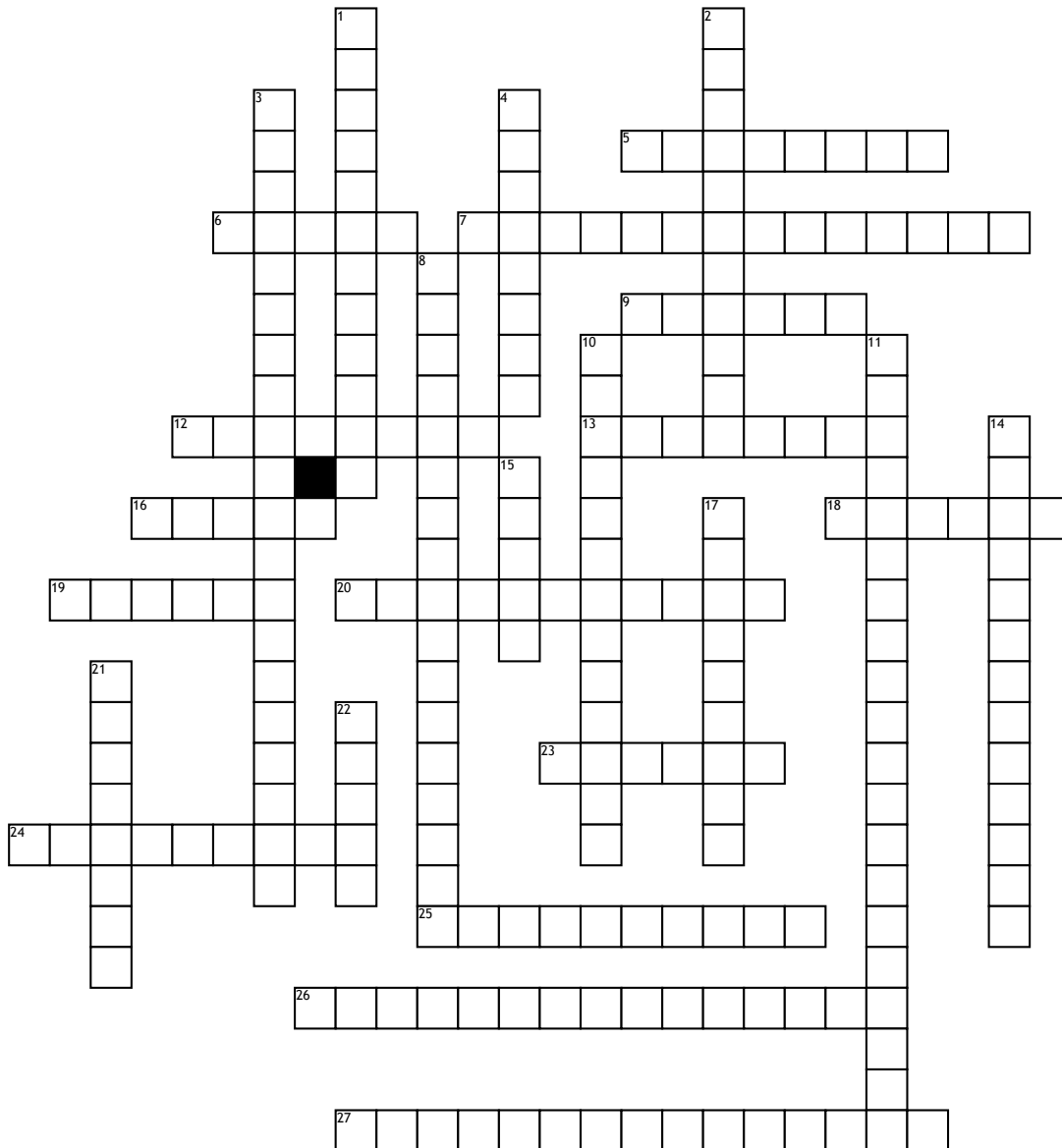


Money Management Module 1



Across

5. Money coming in and money leaving your possession.
 6. A regular practice, good or bad.
 7. Desired outcome of your money management plan.
 9. Money you receive, from a job, gift or sales.
 12. Expenses that change each week/month.
 13. What you spend your money on.
 16. Items that make life more fun or interesting but are not necessary.
 18. The ideas and beliefs that are most important to you.
 19. something that is accepted or held as an opinion.
 20. A record of all money spent in a period of time.

23. A plan for the coordination of income and expenses.

24. Amount left from your paycheck after taxes and other deductions.

25. Something personally encountered, undergone, or lived through.

26. What you give up in order to purchase something.

27. Goal setting, decision making and budgeting.

Down

1. Helps to manage cash flow.

2. Total money your employer pays you.

3. Waiting to purchase something until you know you can afford it.

4. Expenses that arise occasionally.

8. Spur of the moment, unplanned decision to buy something, made on the spot.

10. An amount of money set aside for an unforeseen expense.

11. Buying something as soon as you decide you want it.

14. Expenses that arise out of mismanagement or irresponsibility.

15. Items or services that are essential.

17. A goal to be achieved in less than three months.

21. A goal to be achieved in more than a year.

22. Expenses that are the same each week/month.