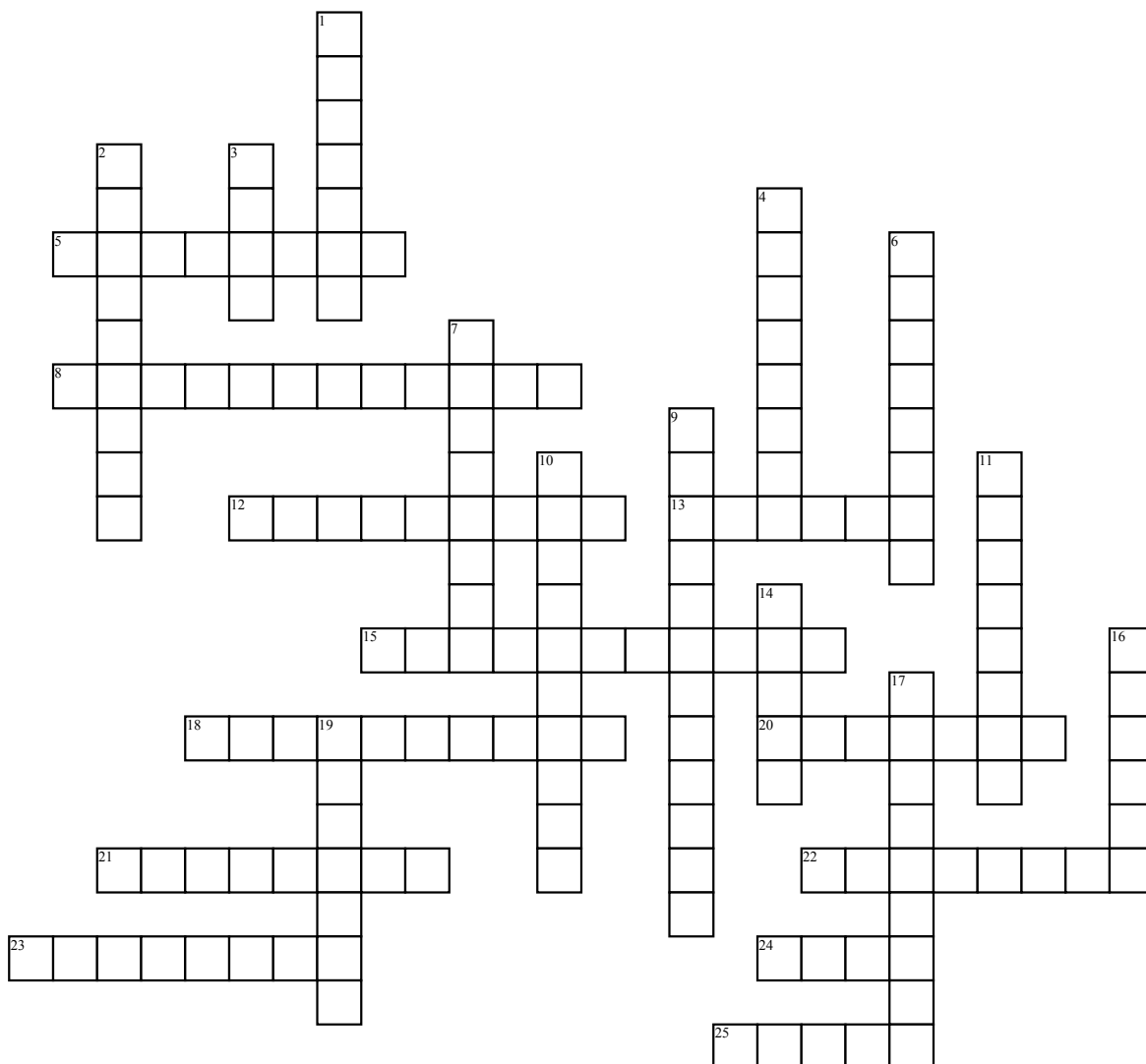


Personal Finance



Across

- 5.** An expense that is not always the same each month
8. A monetary system with value based on gold
12. Prices go up, income does not
13. Earliest form of money
15. How we manage the gifts God has given us
18. A type of loan that does not accrue interest while in school
20. System that governs a countries spending and prices
21. A spending account
22. What you pay for a house each month

- 23.** A gift of money, or time, in excess of a tithe
24. Borrowed money
25. 10% of your income that you give to God

Down

- 1.** Failure to pay on a loan
2. Money that has value based on government decree
3. This makes a loud, funny noise
4. How you change money from one country into money from another
6. Fee paid to a lender for using loaned money
7. A student with less than 12 credit hours

- 9.** A type of loan that does accrue interest while in school
10. Property offered to a lender as security
11. A student with a minimum of 12 credit hours
14. An expense that does not change month to month
16. The amount of money you make
17. You have this for health, homes, and cars
19. A type of bank account that accrues interest each month