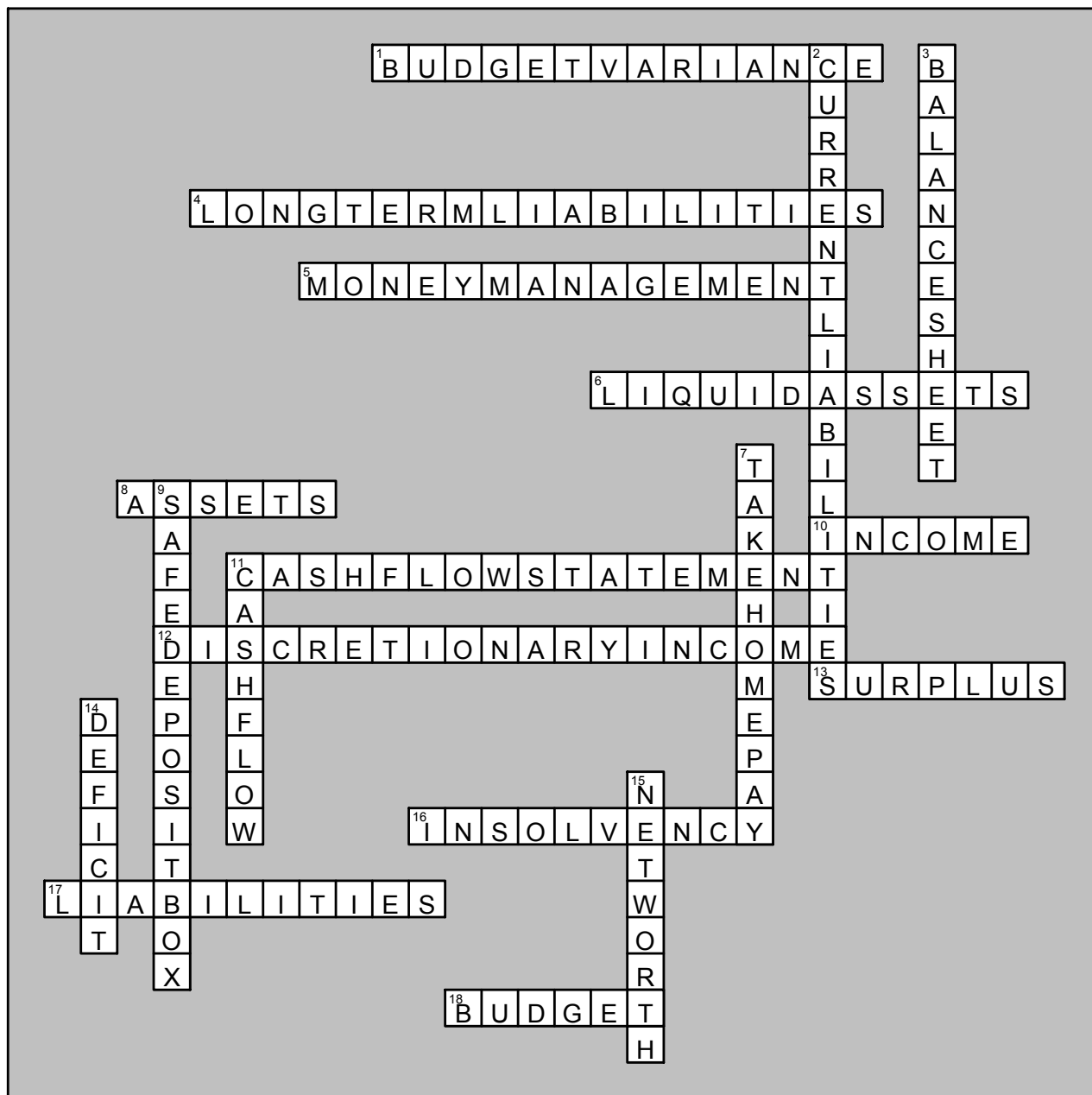


## Chapter 2: Money Management Skills



### Across

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.
11. A summary of cash receipts and payments for a given period.
12. 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.
18. A specific plan for spending income.

### Down

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.