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Budgeting

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| **Across**  **2.** Expected at regular intervals and remains the same amount  **8.** An amount of money paid to an employee at a specific rate per hour worked  **9.** When your income exceeds your expenses and you have money left over  **10.** Cost that appears irregularly or that changes in amount  **13.** A financial plan of expected income and expenses  **14.** When your expenses exceed your income | **Down**  **1.** Financial plan where every dollar of income is allocated somewhere (spent, saved, or invested)  **3.** Money that is earned from work, investments, business, etc.  **4.** Total earnings before any deductions  **5.** Total earnings after payroll taxes and other deductions  **6.** Fixed amount of money paid to an employee for each pay period  **7.** Total value of money and other assets, minus any debt, also known as net worth  **11.** Purchases a person must have to live or succeed, bills that must be paid to remain in good standing  **12.** Products, services, or bills you are responsible for |