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Chapter 4,5,6

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| **Across**  **2.** Oil,coal, and natural gas are called (blank)  **3.** Are costs that occur repeatedly, but which vary in amount from one time to the next.  **5.** The total amount of money you earn before deductions is your (blank)  **8.** Means you do what most other people around you are doing.  **14.** Is a by-product of society that poses a danger to human health or the environment when not properly managed.  **17.** Energy is stored in dry, decayed plant and animal matter called (blank)  **19.** Is the ability to plan and use time well.  **23.** Is a conscious or unconscious response to a problem or an issue.  **24.** The amount of light produced is started in (blank)  **26.** May have a few goals that you do not really expect to achieve.  **27.** Employees who are paid a set amount of money for each hour they work earn an (blank).  **28.** A plan simply means to carry it out.  **29.** Can reach these goals in an hour, a day, or even a week.  **30.** The actual amount of your paycheck after dedications is your (blank)  **31.** May be time, objects, services, or abilities.  **32.** Energy from this source is called (blank)  **33.** Are people who provide valuable services by offering their time, talents, and energy free of charge.  **34.** Many full-time workers receive financial extras called (blank) | **Down**  **1.** Is a set amount of money paid for a certain period of time.  **4.** Are items that cost set amounts that you are committed to pay.  **6.** Can be defined as wisely using what you have to achieve goals.  **7.** Indicated the amount of energy required to operate the bulb.  **9.** Come from within people.  **10.** Is a set of logical steps to follow when making complex decisions.  **11.** Are not physically or mentally part of a person.  **12.** Are parks, schools, libraries, and other facilities that are shared by many people.  **13.** Are taken from the land.  **15.** Can cause injury if inhaled, swallowed material, or be toxic.  **16.** Is harmful changes in the environment that make resources unclean or unsafe to use.  **18.** May need several months or even several years to reach these goals.  **20.** Means combining tasks or working on more than one at a time.  **21.** Are the aims people consciously try to reach.  **22.** Management involves following a series of steps called the (blank)  **25.** Is a plan to help you manage your money wisely. |

   Management       Resources       Goals       Short-term goals       Long-term goals       Visionary goals       Material Resources       Human resources        Community resources        Natural resources       Decision        Emulation       Decision-making process       Management process       Implement       Time management        Multitasking        Budget       Hourly wage       Salary       Fringe benefits       Gross income       Net income       Fixed expenses       Flexible expenses       Volunteers       Fossil fuels       Pollution       Hazardous waste       Toxic waste        Solar energy       Biomass       Wattage       Lumens