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Personal Finance

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| **Across**  **5.**  amount of a paycheck that a person can actually spend; essentially gross income minus any payroll deduction  **7.** money set aside for short or long-term goals  **9.** Buying items with out need, on a whim.  **10.** fees placed on income, property, or goods to support government programs | **Down**  **1.** expenses that are a exact amount every time  **2.** A plan for spending and saving money based on a person's goals during a given time period  **3.** the average cost of a variety of expenses for living, such as rent or home costs, transportation costs, insurance, food, and utilities  **4.** payment for the use of money  **6.** The amount of money you earn before deductions.  **8.** the entire amount of money a person owes to lenders |