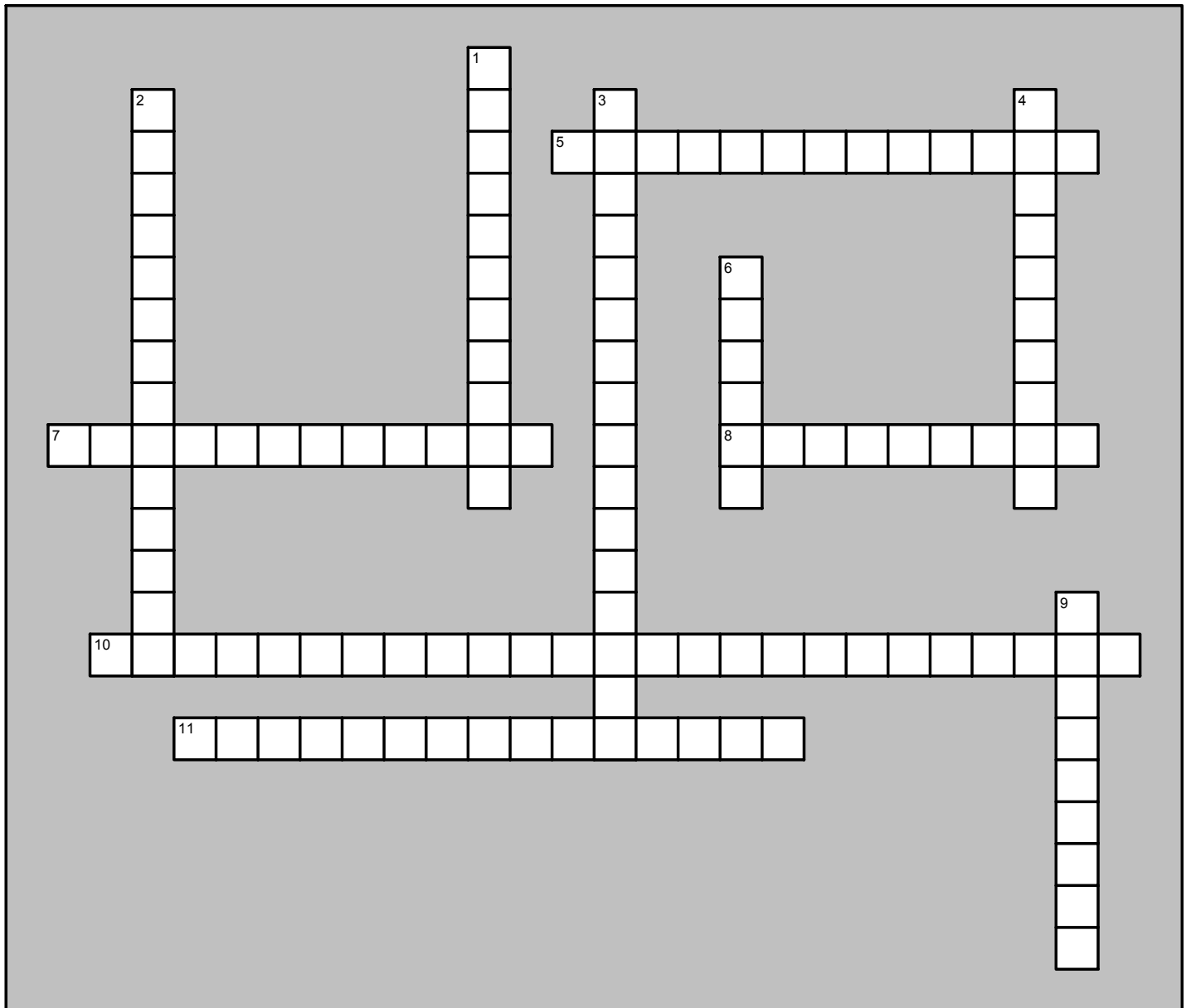


Chapter 1: Personal Financial Planning in Action



Across

5. A formalized report that summarizes your current financial situation, analyzes your financial needs, and recommends future financial activities.
7. The current value for a future amount based on a certain interest rate and a certain time period.
8. The study of how wealth is created and distributed.
10. The process of managing your money to achieve personal economic satisfaction.
11. What a person gives up by making a choice.

Down

1. The amount to which current savings will increase based on a certain interest rate and a certain time period.
2. The stages in the family and financial needs of an adult.
3. Increases in an amount of money as a result of interest earned.
4. A set of federal laws that allow you to either restructure your debts or remove certain debts.
6. Ideas and principles that a person considers correct, desirable, and important.
9. A rise in the general level of prices.