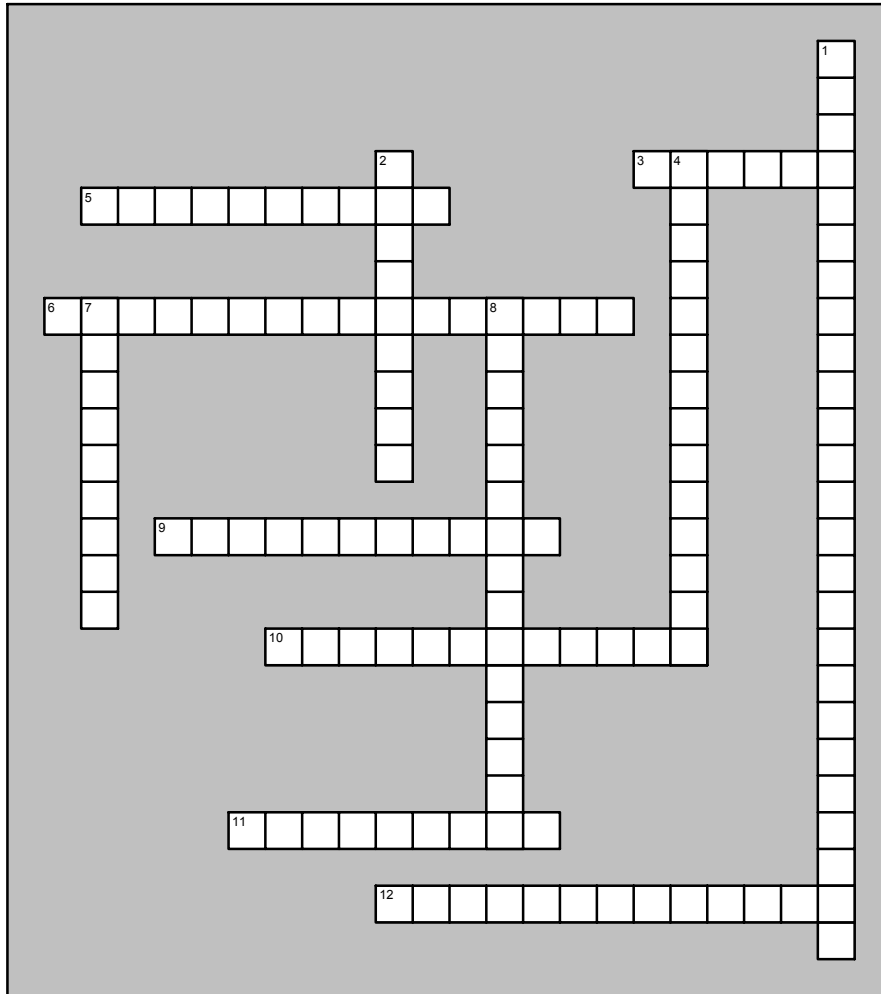


**Chapter 1: Personal Finance Basics and the Time Value of Money****Across**

3. Ideas and principles that a person considers correct, desirable, and important.
5. A set of federal laws that allow you to either restructure your debts or remove certain debts.
6. Increases in an amount of money as a result of interest earned.
9. The amount to which current savings will increase based on a certain interest rate and a certain time period.
10. The current value for a future amount based on a certain interest rate and a certain time period.
11. The ability to readily convert financial resources into cash without a loss in value.
12. A formalized report that summarizes your current financial situation, analyzes your financial needs, and recommends future financial activities.

**Down**

1. The process of managing your money to achieve personal economic satisfaction.
2. The study of how wealth is created and distributed.
4. The stages in the family and financial needs of an adult.
7. A rise in the general level of prices.
8. What a person gives up by making a choice.