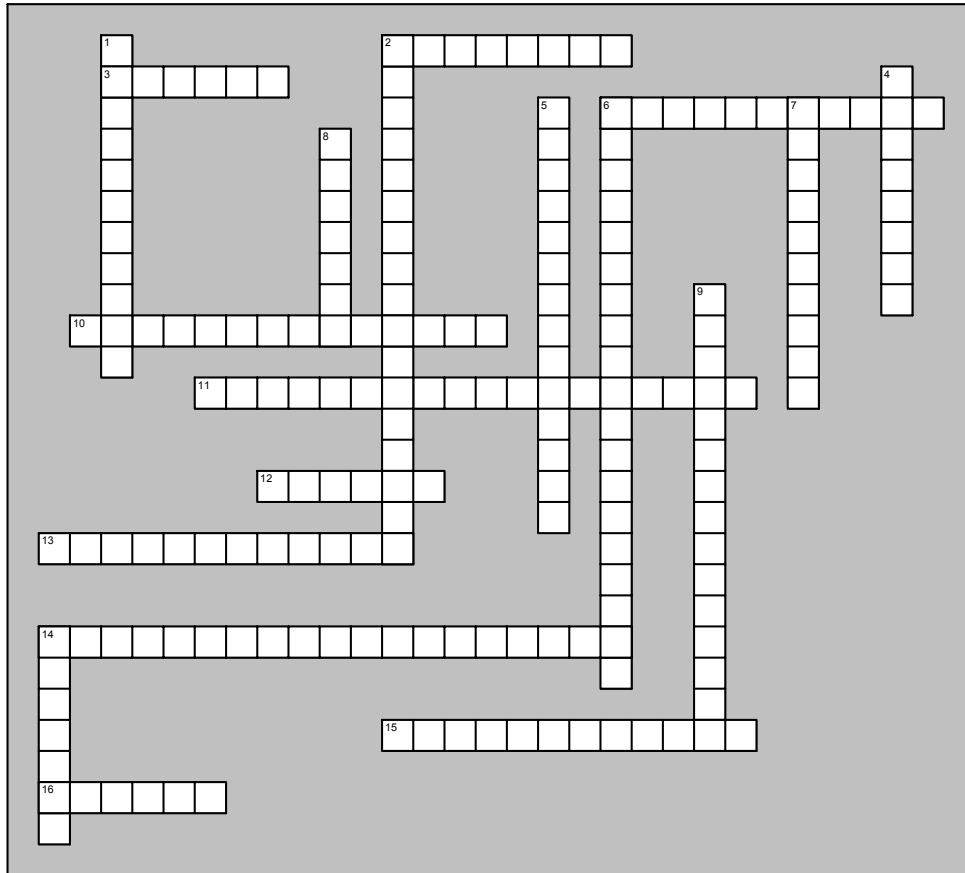


**Chapter 3: Money Management Strategy: Financial Statements and Budgeting****Across**

2. The actual inflow and outflow of cash during a given time period.
3. Cash and other property with a monetary value.
6. Amounts owed to others.
10. A private storage area at a financial institution with maximum security for valuables.
11. Debts you must pay within a short period of time, usually less than a year.
12. A specific plan for spending income.
13. Reports what you own and what you owe.
14. Money left over after paying for housing, food, and other necessities.
15. Cash and items of value that can easily be converted to cash.
16. Inflows of cash to an individual or a household.

**Down**

1. Earnings after deductions for taxes and other items; also called disposable income.
2. A summary of cash receipts and payments for a given period.
4. The difference between total assets and total liabilities.
5. The difference between the amount budgeted and the actual amount received or spent.
6. Debts you do not have to pay in full until more than a year from now.
7. The inability to pay debts when they are due because liabilities far exceed the value of assets.
8. The amount by which actual spending is less than planned spending.
9. Day-to-day financial activities necessary to manage current personal economic resources while working toward long-term financial security.
14. The amount by which actual spending exceeds planned spending.