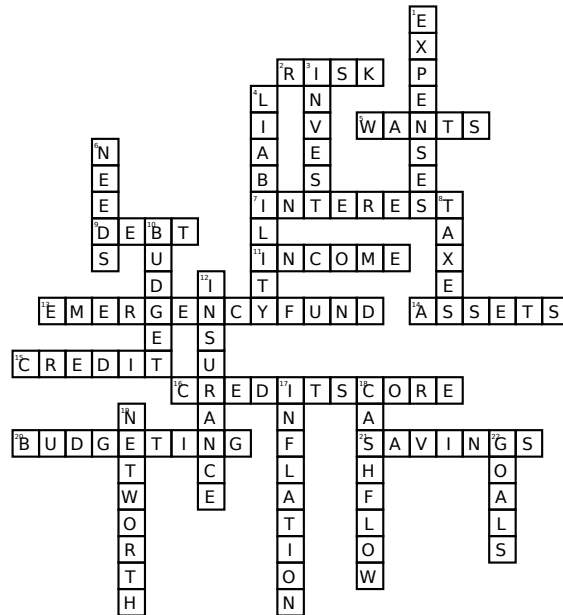


# Financial Concepts 1



**Down:**

1. Money you spend
3. Using money to grow money over time
4. Money you owe to others
6. Essentials you must pay for to live
8. Required payments to the government
10. A plan for how you will use your money each month
12. Protection against financial loss
17. When prices rise over time
18. Money moving in and out of your life
19. What you own minus what you owe
22. What you want your money to accomplish

**Across:**

2. The chance of losing money
5. Extras that are nice to have
7. The cost of borrowing money or the reward for saving it
9. Money you borrow and must repay
11. Money you earn or receive
13. Money saved for unexpected events
14. Things you own that have value
15. Your reputation for paying back borrowed money
16. A number that shows how well you manage debt
20. The process of planning how to use your money
21. Money you set aside for future needs