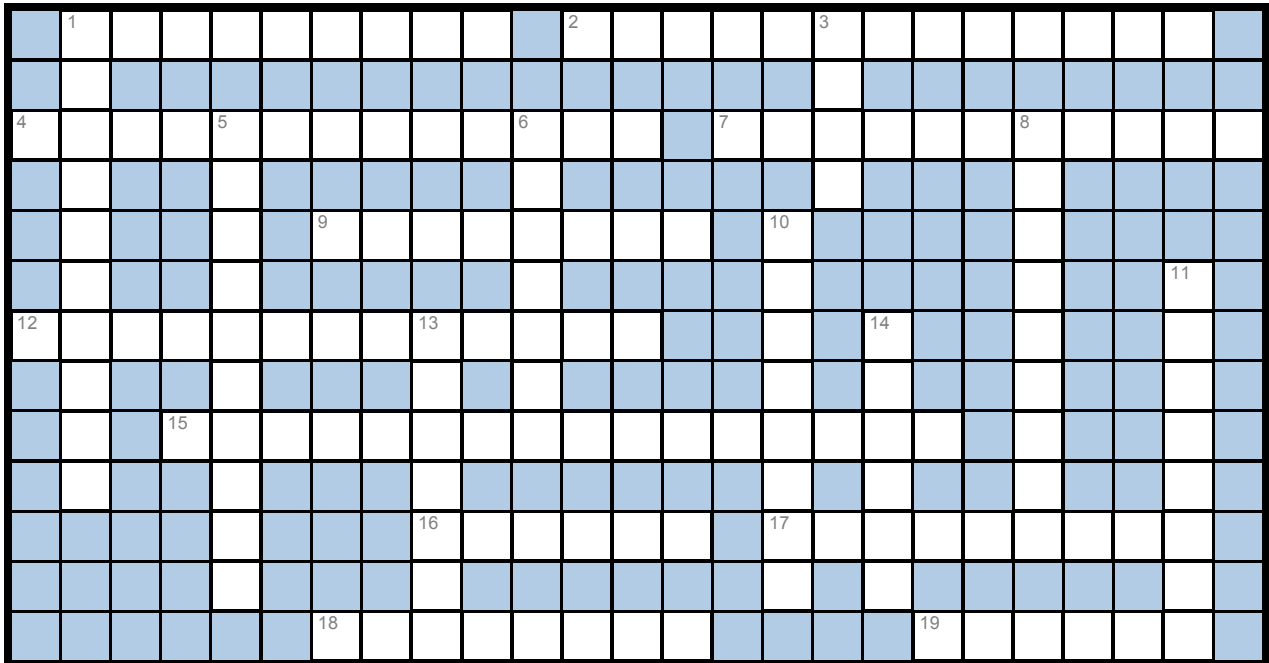


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Chapter 6: Managing Your Resources

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Across

1. Card that enables you to perform transactions at ATMs or make purchases at stores. The amount is immediately deducted from your checking account.
2. Cruel and hurtful messages you receive or witness online.
4. The illegal use of someone's personal information to obtain money or credit.
7. The income you earn before deductions.
9. A written plan for reaching your goals within a certain time.
12. The dollar amount you pay for credit.
15. Costs that can vary from time to time, and do not occur regularly.
16. The money you earn.
17. Polite and proper behavior in social settings.
18. A device that is no longer useful.
19. A written plan for spending your money wisely.

Down

1. Amounts of money that an employer subtracts from your paycheck before you receive it.
3. An online journal or diary.
5. The use of scientific knowledge to improve the quality of life.
6. To sign your name on the back of a check.
8. The amount of money you earn after deductions.
10. The ways you spend your money.
11. An amount of money paid to you for the use of your money.
13. Automobiles that have a gasoline engine and an electric motor.
14. Buying or borrowing now and paying later.