

1. The amount that has yet to be paid on a loan is called the \_\_\_\_\_.  
**Balance** (elephant on a ball)
2. When you receive goods and services now, and pay for them later, you are using \_\_\_\_\_.  
**Credit** (credit card)
3. Something we all must pay.  
**Taxes** (Uncle Sam)
4. Highest expense in your budget.  
**House** (house)
5. Opening one of these will earn interest.  
**Savings Account** (piggy bank)
6. An establishment for lending and safeguarding money.  
**Bank** (bank building)
7. Make sure your expenses balance with your \_\_\_\_\_.  
**Income** (money bag)
8. Clip and use these to save money at the grocery store.  
**Coupons** (person cutting coupons)
9. Balance your \_\_\_\_\_ at least once a week.  
**Checkbook** (checkbook)
10. Keep good financial \_\_\_\_\_ to help you stay on track with your budget.  
**Records** (record)
11. \_\_\_\_\_ helps protect against losses.  
**Insurance** (umbrella)
12. Debt for the average family should not exceed what percent?  
**20%** (percent symbol)
13. The \_\_\_\_\_ system helps reduce flexible spending such as entertainment.  
**Envelope** (envelope)
14. This is what the bank calls anything of value that you own; such as a house or car.  
**Assets** (car)
15. Accumulated wealth used for producing more wealth.  
**Capitol** (capitol building)
16. Money in the form of paper or coins.  
**Cash** (dollar bills)
17. Setting these will help you with financial planning.  
**Goals** (football goal)
18. How often should you do a financial check-up? **Every Year** (check mark)
19. How much emergency money should you have in savings? **3X your monthly income**  
(Pool ball)
20. Money that seems to just disappear from your wallet is known as \_\_\_\_\_.  
**Phantom Money** (ghost)
21. Avoid late fees by paying bills on \_\_\_\_\_. **Time** (Clock)
22. Protect your identity by never giving your \_\_\_\_\_ over the telephone.  
**Social Security Number** (purple number symbol)
23. Make sure your money is insured at the bank. Look for the \_\_\_\_\_ logo.  
**FDIC** (FDIC)
24. Limit using credit cards except for \_\_\_\_\_. **Emergencies** (911)