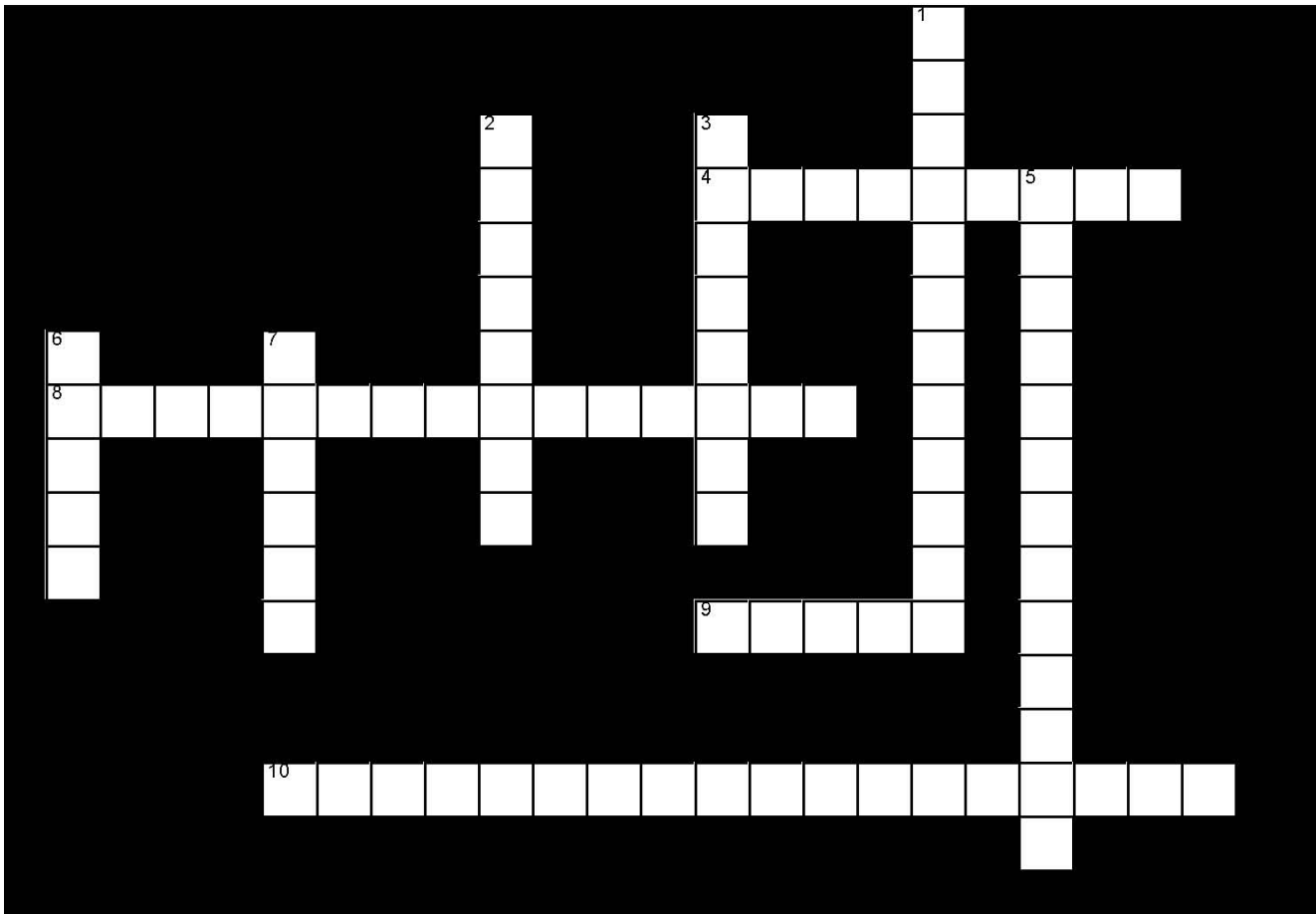


Financial Decision Making Factors



Across

4. The ability to hold back one's actions
8. Cost of an item in terms of other opportunities which were given up
9. To give or pay a tax; usually 10 percent
10. The awareness of one's environment and the impact personal decisions can make

Down

1. Social pressure exerted by an age group to take certain action; also known as the "bandwagon effect"
2. The problem of society having too many wants and needs, while possessing limited resources
3. An exchange of one thing for another, especially giving up one benefit or advantage for another which is more desirable
5. An unplanned, spontaneous purchase
6. Clear, objectives you plan to accomplish
7. Not being wasteful; to be sparing or carefully save