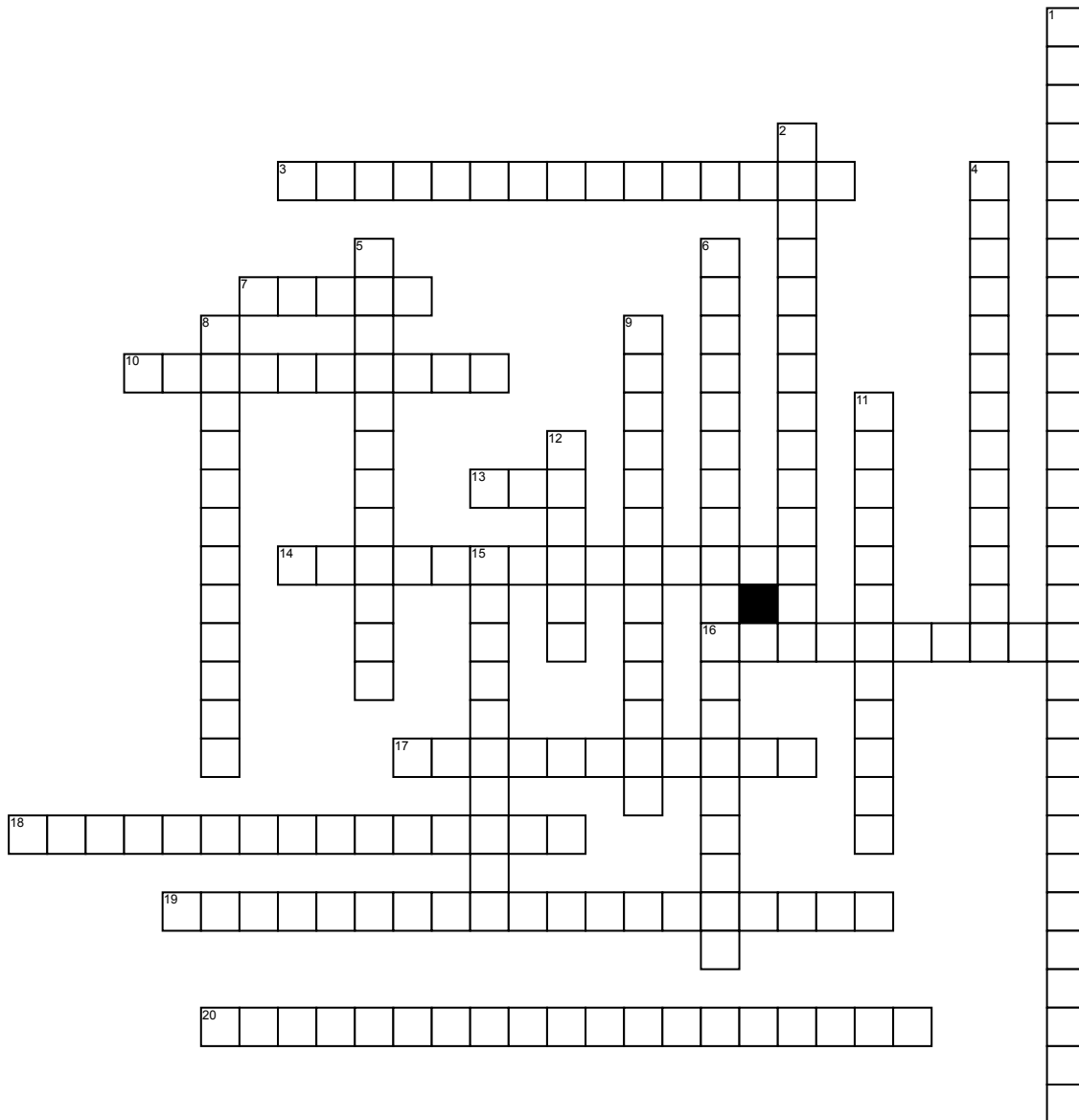


4.5 Vocabulary



Across

- 3.** The difference between the maximum amount that you can owe and the actual amount you owe.
7. Amount charged to your account.
10. The maximum amount you can owe at any one time.
13. The yearly interest rate.
14. On this date the monthly payment must be received by the creditor.
16. The penalty for late payments from a previous month.
17. The date the bill (statement) was written.

18. Any money owed before the current billing period.

19. The APR divided by 12.

20. A form that the credit card company sends you that takes an accounting of your credits and debits.

Down

1. The amount of time, in days, covered by the current bill.

2. The lowest payment the credit card company will accept for the current billing period.

4. A unique number assigned to each credit card.

5. A predetermined amount of time set by the credit card company that is used for calculating your credit card bill.

6. The average amount owed per day during the billing cycle.

8. The sum of the new purchases (debits) on the current bill.

9. The cost of using the credit card for the current billing period.

11. Lists where purchases were made and when they were made.

12. A payment made to reduce your debt.

15. The amount you currently owe.