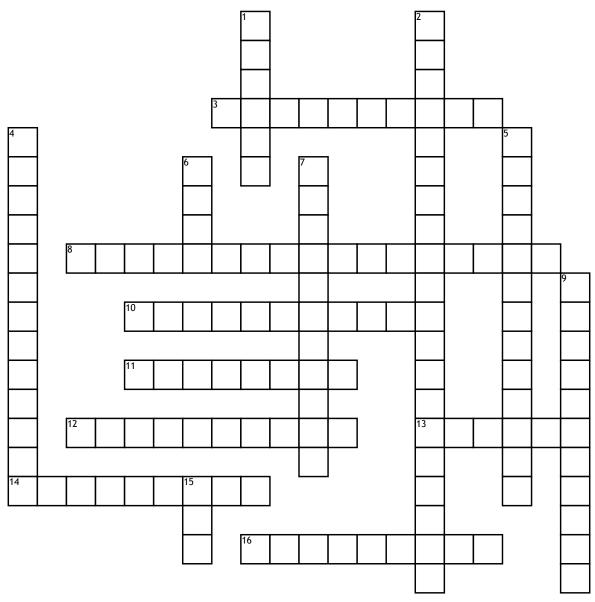
Name:	Date:
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Borrowing



Across

- **3.** the process in which someone claims to lack funds to satisfy claims
- **8.** amount of debt relative to available credit
- **10.** the most that a credit card company will allow a card holder to take out at once on a credit card
- **11.** the fee paid for the use of money
- **12.** line of credit requiring you to pay back in the future

- **13.** ability to buy goods and services now, based on trust payments will be paid later
- **14.** withdraw money directly from your checking account, not a loan
- **16.** when a creditor decides you will never repay and writes your account as a loss

Down

- 1. Jewish free loan fund
- **2.** an unwillingness to give up something now in return for something later

- **4.** unauthorized use of another person's personal information
- **5.** promise to pay for services used every month
- **6.** a tool that allows you to buy now and pay later
- **7.** real estate is taken away because money is owed
- **9.** a three-digit number that relates to how likely you are to repay a debt
- **15.** common type of interest rate