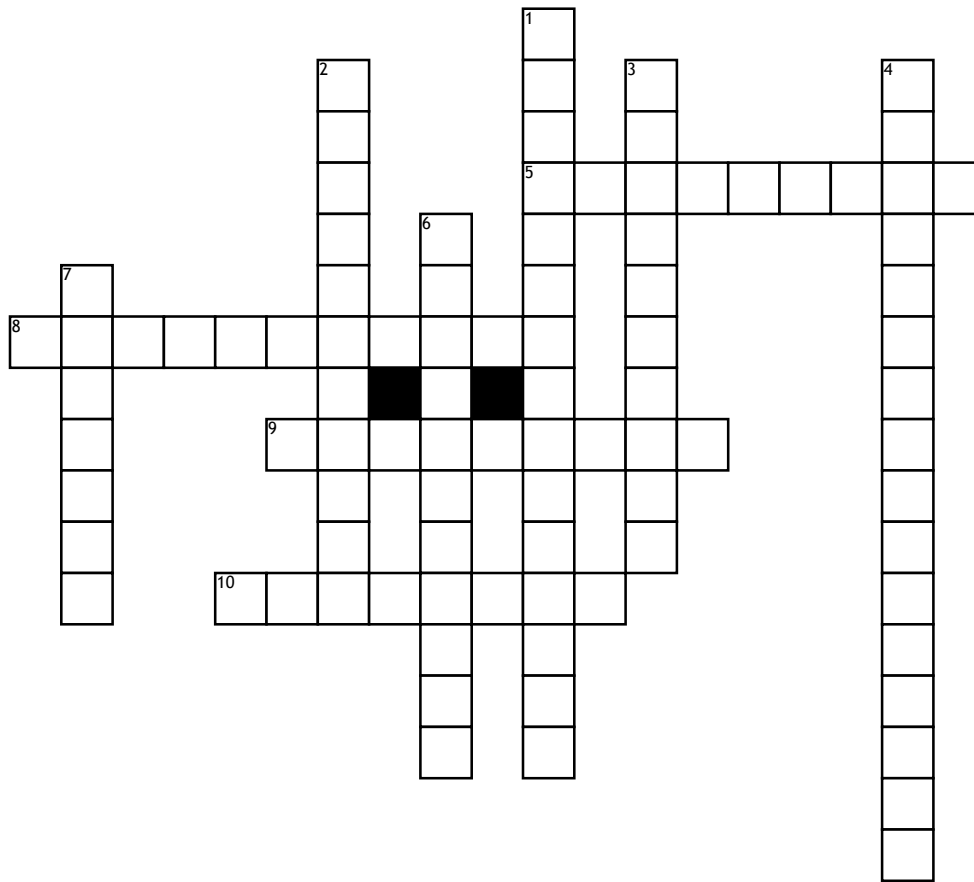


# CREDIT CARD TERMS



**Across**

- 5. a once-yearly charge for having a credit card
- 8. a particular interest rate charged when a consumer defaults on a credit agreement
- 9. interest rate that does not vary
- 10. the charge for borrowing a sum of money

**Down**

- 1. A transfer of debt from one credit card to another

- 2. the maximum amount of credit ad borrower can use on a particular line of credit
- 3. court approved plan by a person or organization that cannot pay his creditors
- 4. a package of services designed to help consumers manage their debt
- 6. a period of time when no interest is charged on a credit card
- 7. failure to pay a debt

**Word Bank**

- |              |                   |            |                  |
|--------------|-------------------|------------|------------------|
| CREDIT LIMIT | credit counseling | interest   | default rate     |
| default      | grace period      | fixed rate | BALANCE TRANSFER |
| BANKRUPTCY   | ANNUAL FEE        |            |                  |