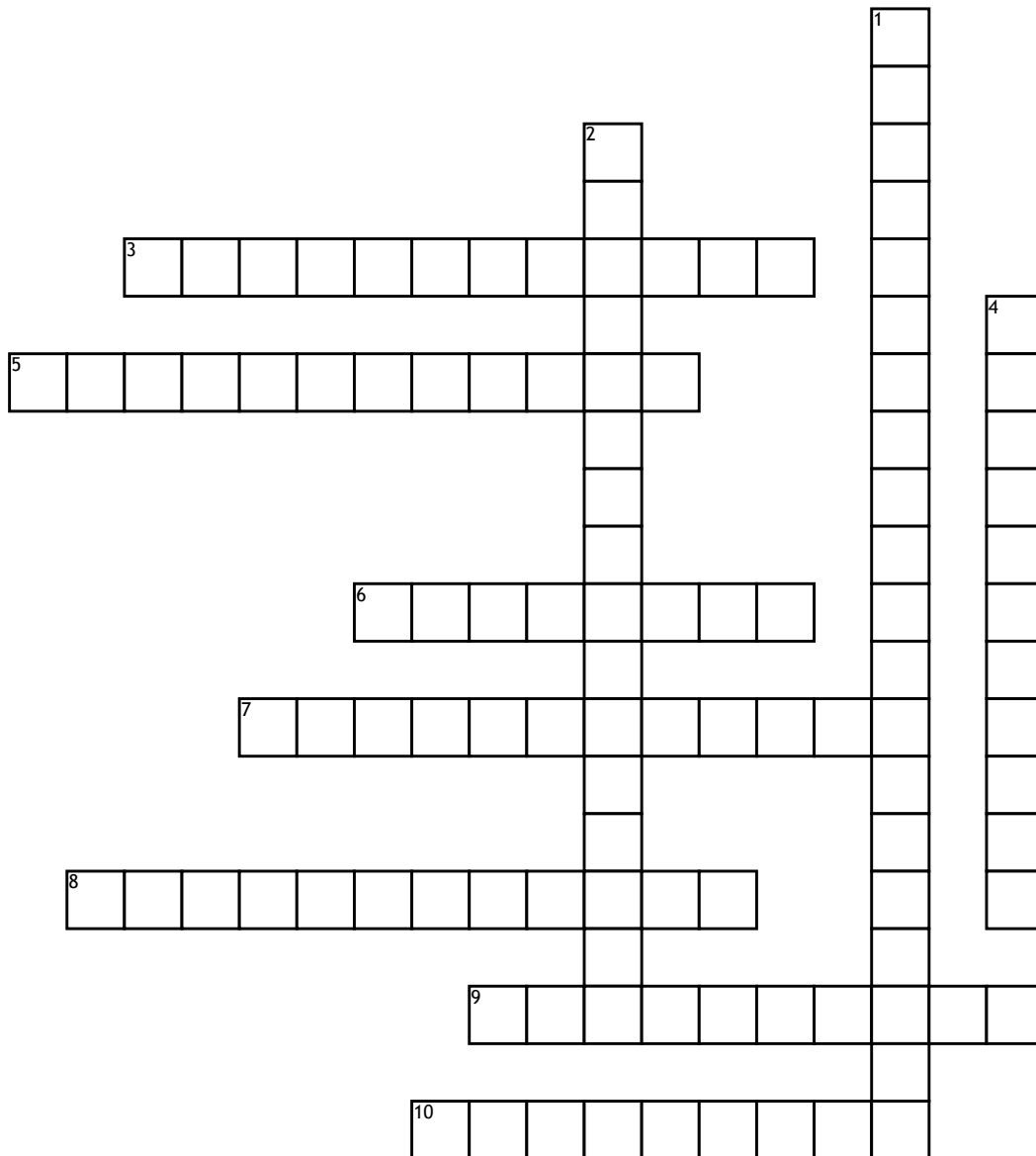


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Ch 4



## Across

3. An expense, such as an charitable contribution, that can be deducted from ones tax income
5. A decrease or loss in value
6. Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or a renegotiated for another term
7. A detailed report of an individual's credit history
8. Preferred method of debt repayment; includes a list of all debt organized from smallest to largest balance; minimum payments are made to all day except for the smallest, which is attacked with the largest possible payment

9. Type of card issued Find a bank that allows users to finance a purchase

10. A yearly fee that is charged by the credit card company for convenience of the credit card

## Down

1. Cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan
2. In interest rate charged to a customer during the early stages of a loan; The rate often goes up after a specified period of time
4. A measure of an individual's credit risk; Calculator from the credit report using a standard formula