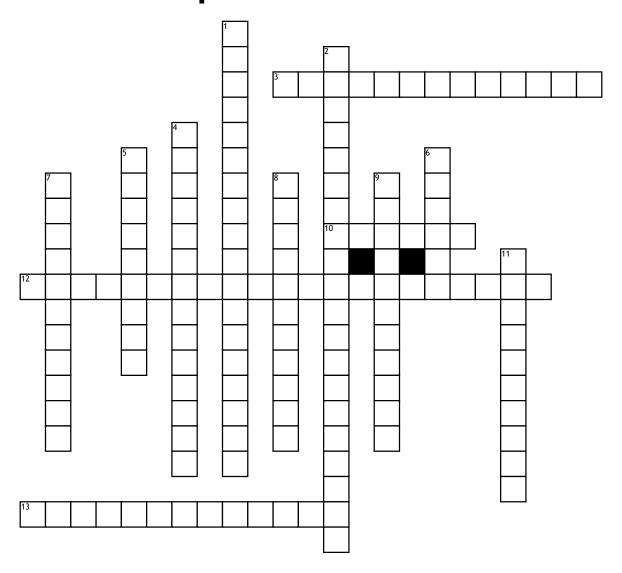
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## Chapter 10 vocab



## **Across**

- **3.** a record of your past borrowing and repayments
- **10.** ability to borrow money in return for a promise of future repayment
- **12.** a large loan used to pay off a number of smaller loans
- **13.** a loan not backed by any collateral

## Down

1. a statement in a credit contract that requires you to repay the entire loan immediately if you miss a payment

- 2. a charge account that requires the balance to be paid in full from one month to the next
- **4.** a final loan payment that is much larger than the regular monthly payments
- **5.** a measure of your financial responsibility, often based on your credit history
- **6.** a contractual agreement to pay a debt if the borrower does not pay it
- 7. the time between the billing date and the payment due date when no interest is charged

- **8.** the maximum amount that you may charge on your credit account
- **9.** the maximum amount that you may charge on your credit account
- 11. legal process for selling most of a consumer's property to help satisfy debts that he or she cannot pay in exchange for relieving the consumer of the debt obligations