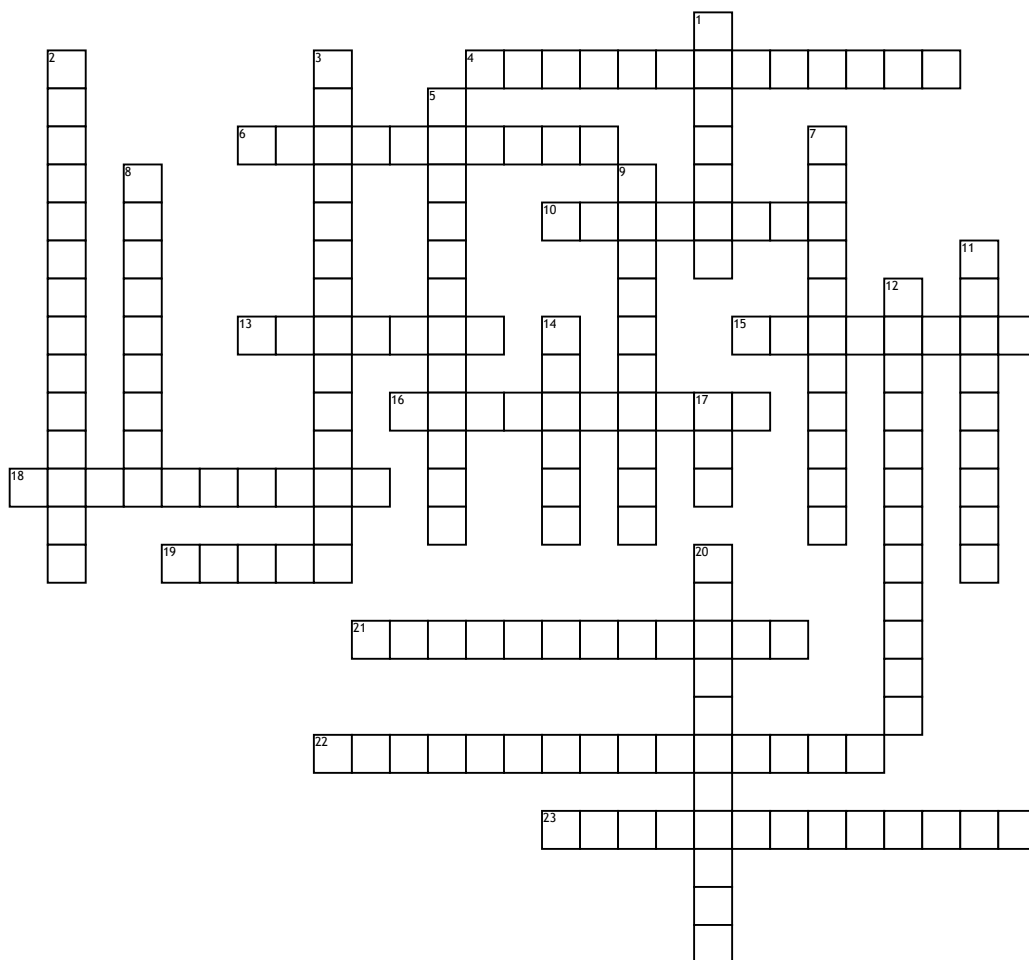


Name: _____

Date: _____

Chapter 4 Vocabulary



Across

4. credit extended from a particular company
 6. inability to pay debts
 10. debt owed on a house, building or land
 13. type of loan backed by collateral
 15. amount you pay someone else to use their money
 16. bank whose main function is to accept deposits, lend money and transfer funds
 18. something of value used to secure a loan

19. law restricting the amount of interest that can be charged
 21. private company that investigates a person to determine their risk
 22. type of loan with equal payments
 23. cost of credit expressed in dollars and cents

Down

1. bank that was originally set up to serve small savers
 2. deposit institution that accepts deposits and lends money
 3. takes over contracts for installment debt and adds a fee for collection

5. manufactured goods with a lifespan over 3 years
 7. investigation of a person's income, debt, personal life, and past history
 8. original amount borrowed
 9. allows customers to make purchases without using cash
 11. type of loan based on reputation
 12. rating of a person's risk
 14. receipt of money with the promise to pay later
 17. cost of credit expressed as a yearly percentage
 20. institution that only provides services for its members

Word Bank

credit	credit rating	credit card	credit union	credit check
mortgage	savings	durable goods	charge account	secured
credit bureau	finance company	collateral	usury	unsecured
bankruptcy	APR	finance charge	principal	installment debt
savings and loan	interest	Commercial		