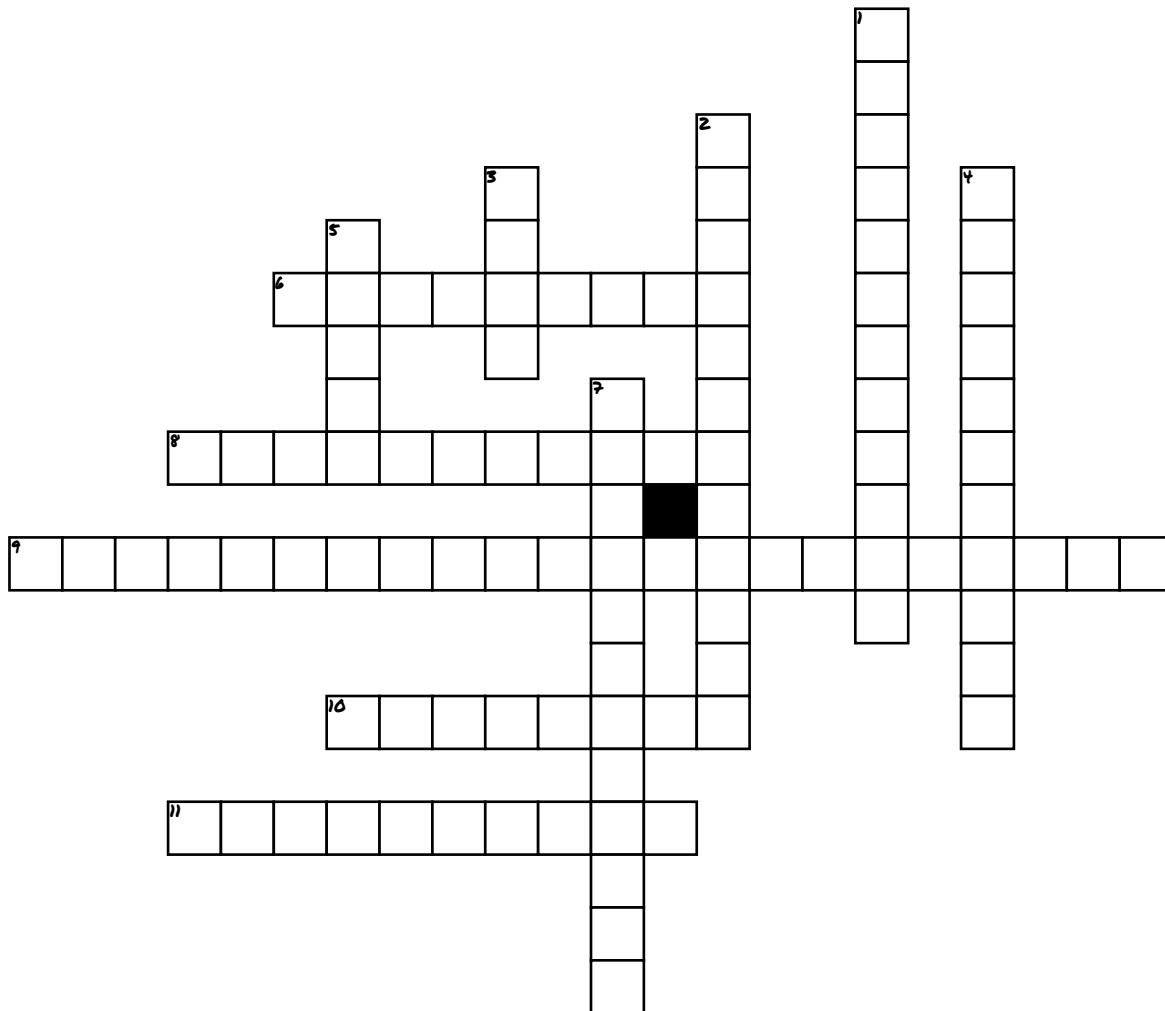


Name: _____

Date: _____

CONSUMER LENDING, PHASE I: CROSSWORD



ACROSS

6. LOAN BASED ON BORROWER'S PROMISE TO PAY WITH NO COLLATERAL
8. ANY CARD THAT MAY BE USED REPEATEDLY TO BORROW MONEY OR BUY PRODUCTS AND SERVICES ON CREDIT.
9. OPEN-END REVOLVING LINE OF CREDIT SECURED BY SHARES IN CREDIT UNION
10. TERM USED WHEN LOAN RATE VARIES WITH THE DIVIDEND RATE OF THE UNDERLYING SHARE ACCOUNT
11. CREDIT BUILDER LOAN, WHERE LOANED FUNDS SERVE AS COLLATERAL UNTIL LOAN PAID IN FULL

DOWN

1. OPEN-END REVOLVING LOC WHICH CAN BE LINKED TO A CHECKING ACCOUNT TO PREVENT OVERDRAFT
2. THE AMOUNT CHARGED, EXPRESSED AS A PERCENTAGE, BY A LENDER TO A BORROWER FOR THE USE OF ASSETS
3. THE LENDING OF MONEY THAT NEEDS TO BE PAID BACK OVER TIME
4. THIS IS A 3 DIGIT NUMBER THAT SUMMARIZES HOW WELL A PERSON HAS HANDLED CREDIT AND DEBT.
5. FOR A FRESH START LOAN, PLEDGE MUST BE
7. A REPORTING AGENCY THAT COLLECTS INFORMATION ON CONSUMER CREDIT USAGE.