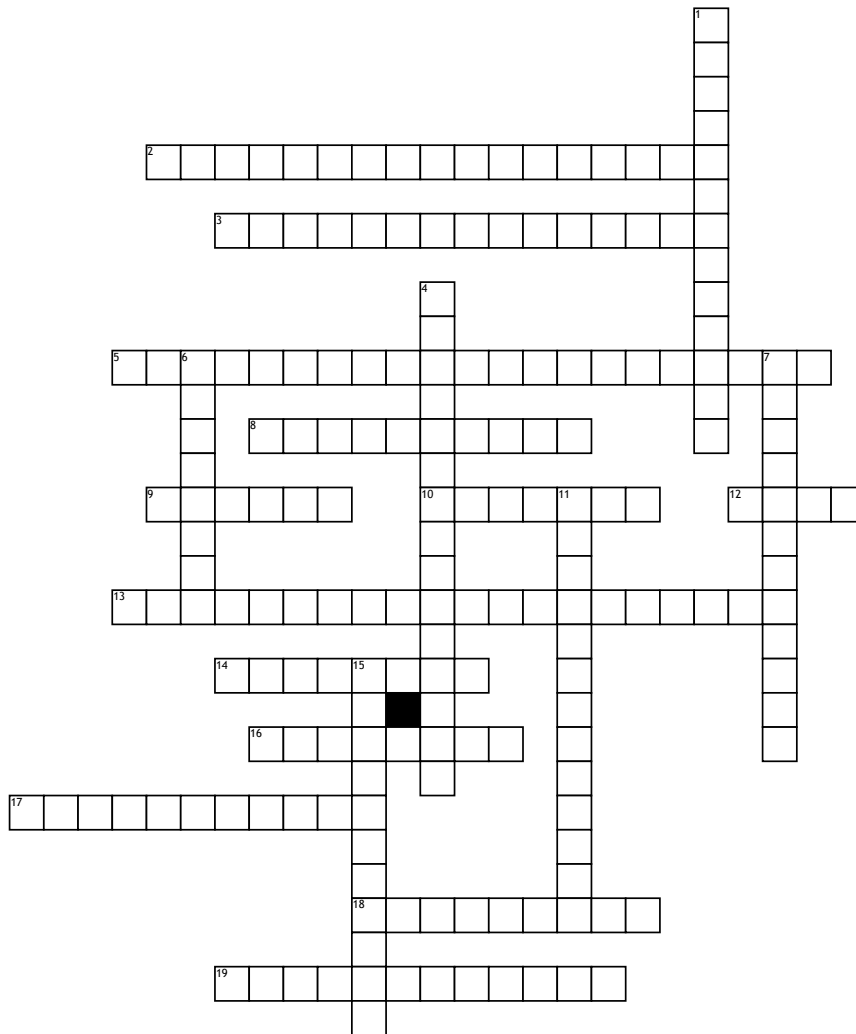


Name: _____

Date: _____

Credit



Across

2. a loan you agree to pay back at regular intervals
 3. credit available up to a pre determined limit so long as regular payments are paid
 5. a firm that collects sorts and sells information about an individual's credit history
 8. a payment device issued by a financial company that allows you to buy now and pay later
 9. a process involving a consumer and a provider of credit that allows you to buy now and pay later
 10. a credit reporting agency

Word Bank

credit card
 revolving credit
 credit score
 short term credit
 capacity

credit reporting agency
 equifax
 identity theft
 reposess
 credit report

installment credit
 periodic rate
 FICO
 experian
 finance charge

grace period
 cosigner
 credit
 annual percentage rate

12. Credit scores are sometimes called _____ scores

13. the cost of credit expressed as a yearly rate
 14. When you assume equal financial responsibility for a contract
 16. your ability to pay your debts as they come due
 17. A number that reflects the information in your credit report
 18. In the event of non payment a creditor's legal right to take the asset
 19. the interest rate used to figure the finance charge on your balance

Down

1. A fraud that is committed or attempted using another person's identifying information without permission
 4. a loan that is often paid back in less than a year
 6. a credit reporting agency
 7. a document that contains information about you and your payment history
 11. a fee added to your balance when you do not pay off the balance
 15. number of days you have to pay your bill before finance charges are added