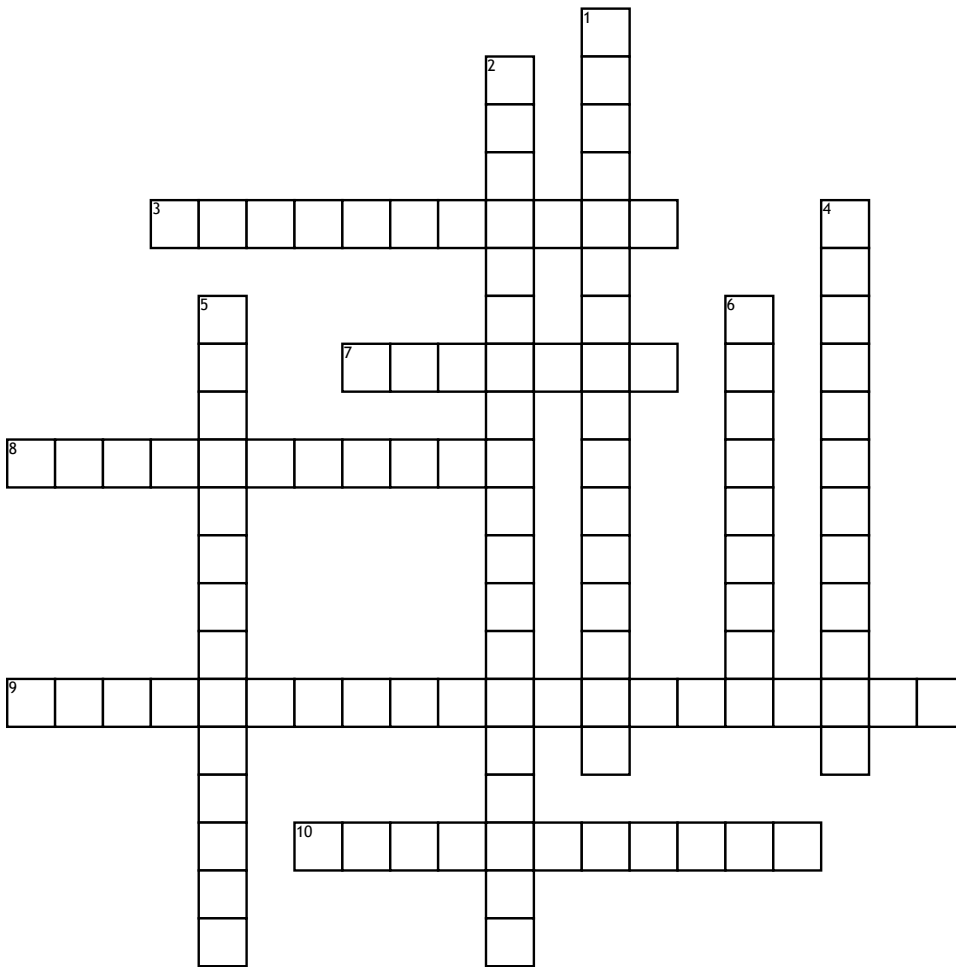


Name: _____

Credit Card Terminology



Across

- 3. The time a borrower is allowed after a payment is due to make that payment without adding to the interest owed.
- 7. An amount of money.
- 8. The maximum dollar amount that can be charged on a specific credit card account.
- 9. The yearly interest rate charged on outstanding credit card balances.
- 10. A financial institution's evaluation of an individual's ability to manage debt.

Down

- 1. Credit card issuers may offer low introductory annual percentage rates as special promotions.
- 2. A banking service that allows you to link your checking account to your credit card; protects you from overdraft penalties or bounced checks in the case of insufficient funds.
- 4. A reporting agency that collects information on consumer credit usage.
- 5. The lowest amount of money that you are required to pay on your credit card statement each month in order to keep the account in good standing.
- 6. The once-a-year cost of owning a credit card.