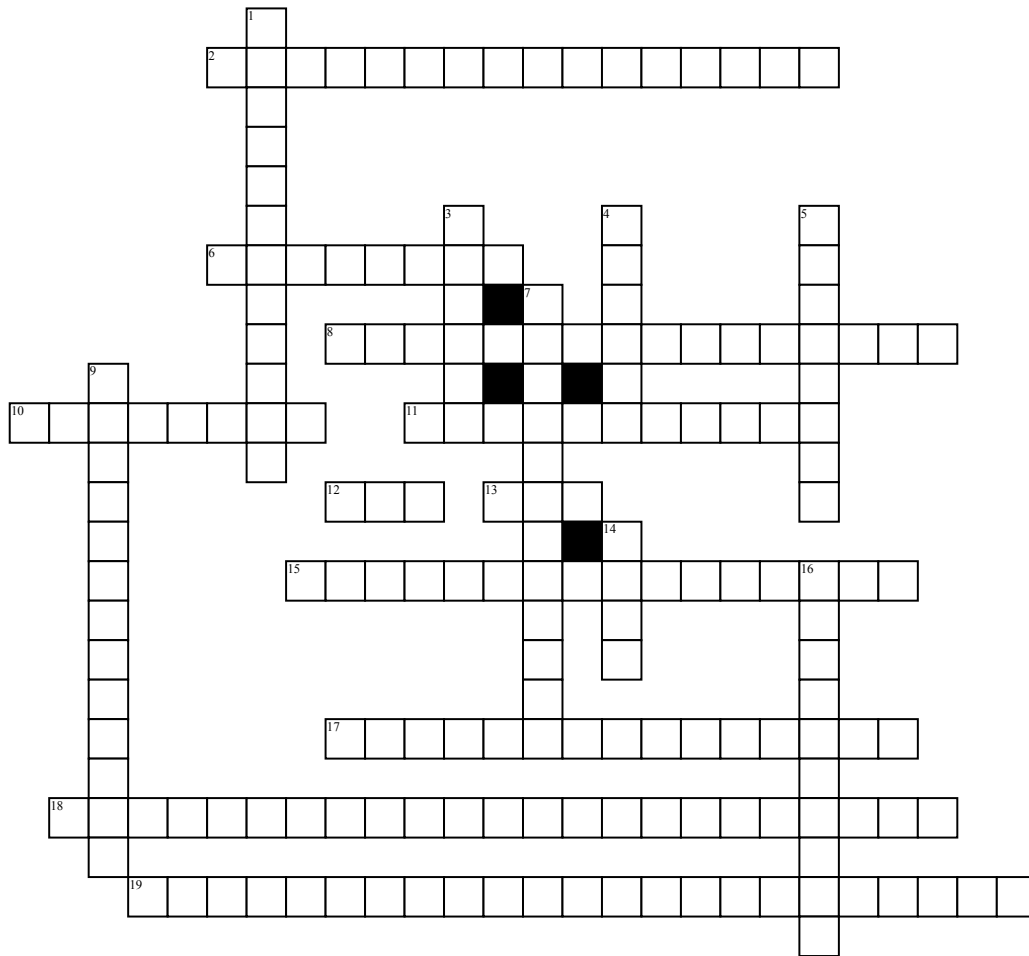


# Credit Report and Scores



**Across**

- 2. Businesses hired by lenders to pursue payments
- 6. person equally responsible for paying back debt
- 8. Occurs when the consumer gives permission to a company to check their credit
- 10. someone who receives something with a promise to return it
- 11. a rating used by credit reporting companies to help lenders
- 12. private consumer rights agency

- 13. Can order a company to change their ad
- 15. inquiries such as those that result when consumers check their own credit report
- 17. requests for an individuals credit report inquiries
- 18. Agencies that create credit reports
- 19. Personal information, accounts summary, and public record items

**Down**

- 1. when a borrower fails to keep up with mortgage payments

- 3. person or organization who makes funds available for others to borrow
- 4. arrangement to receive cash, goods, or services
- 5. the price of money
- 7. report on persons creditworthiness
- 9. record of past borrowing
- 14. Scoring system that's ranged from 300-850
- 16. plastic card used to make purchases

**Word Bank**

- |                           |                   |                             |                  |
|---------------------------|-------------------|-----------------------------|------------------|
| soft credit checks        | lender            | co-signer                   | foreclosures     |
| credit reporting agencies | collection agency | credit card                 | FICO             |
| FTC                       | credit score      | credit                      | interest         |
| BBB                       | credit history    | Hard credit checks          | credit inquiries |
| credit report             | borrower          | Included in a credit report |                  |