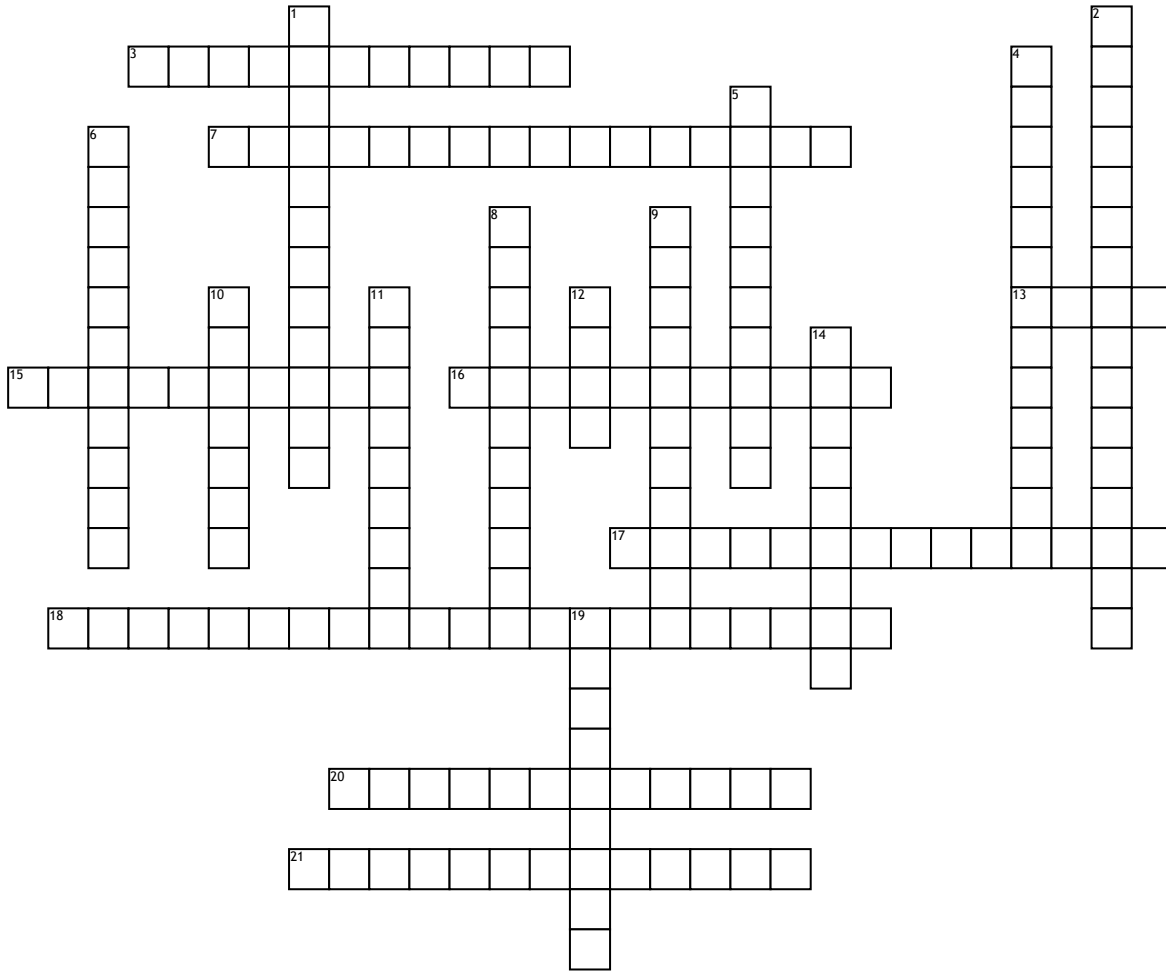


# Credit and Collections



## Across

3. First Credit Card  
 7. an interest rate charged to a customer during the early stages of a loan  
 13. An amount owed  
 15. type of card issued by a bank that allows users to finance a purchase  
 16. The debtor's nonexempt property is sold for cash and the cash is distributed to the creditors, and any unpaid debts are discharged  
 17. A bankruptcy method that allows the reorganization of the debtor's financial affairs under the supervision of the bankruptcy court  
 18. the process of offering valid and well-reasoned opinions about the work of others

20. Interest amount that adjusts  
 21. The suspension of certain legal actions by creditors against a debtor or the debtor's property

## Down

1. preferred method of debt repayment; includes a list of all debts organized from smallest to largest  
 2. Income that is determined by taking the debtor's actual income and subtracting expenses for a typical family the same size as the debtor's family, as determined by government tables  
 4. loan with collateral  
 5. Consumers or businesses seek legal assistance when bills cannot be paid  
 6. time period during which a borrower can pay full balance of credit due with no finance charges

8. a measure of an individual's credit risk; calculated from a formula  
 9. When a customer hangs up before being answered  
 10. You might be charged this if your payment is not made on time  
 11. When you don't pay bills on time  
 12. How many credit bureaus there are  
 14. basic reason for understanding an undesirable condition or problem  
 19. open ended account