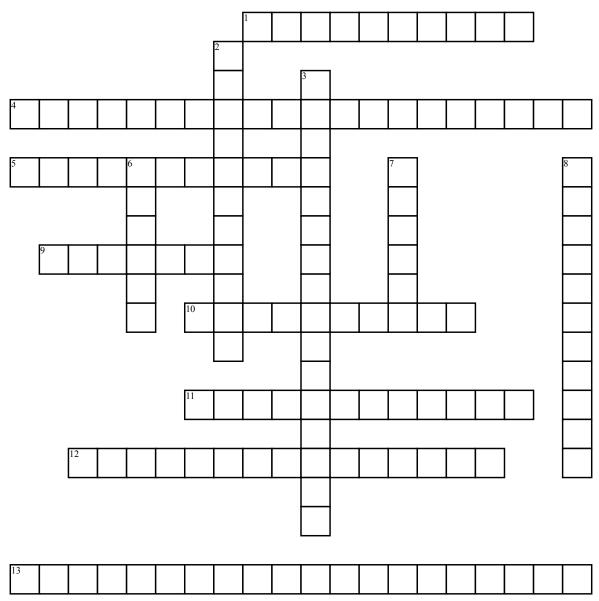
DO Vocab



Across

- **1.** property pledged to back a loan
- **4.** a charge account that requires the balance to be paid in full from one month to the next
- **5.** the time between the billing date and the payment due date when no interest is charged
- **9.** the value of what you own, including savings, investments and property
- 10. legal process for selling most of a consumer's property to help satisfy debts that her or she cannot pay in exchange for relieving the consumer of the debt obligations
- 11. company that collects information about your credit history and sells it to lenders
- **12.** a loan to be repaid in a certain number of payments with a certain interest rate
- **13.** the finance charge calculated as a percentage of the amount borrowed

Down

- **2.** a loan backed by something of value pledged to ensure payment
- **3.** a measure of your ability and willingness to repay a loan
- **6.** the difference between the amount owed on a home and the home's value
- 7. ability to borrow money in return for a promise of future repayment
- **8.** the maximum amount that you may charge on your credit account