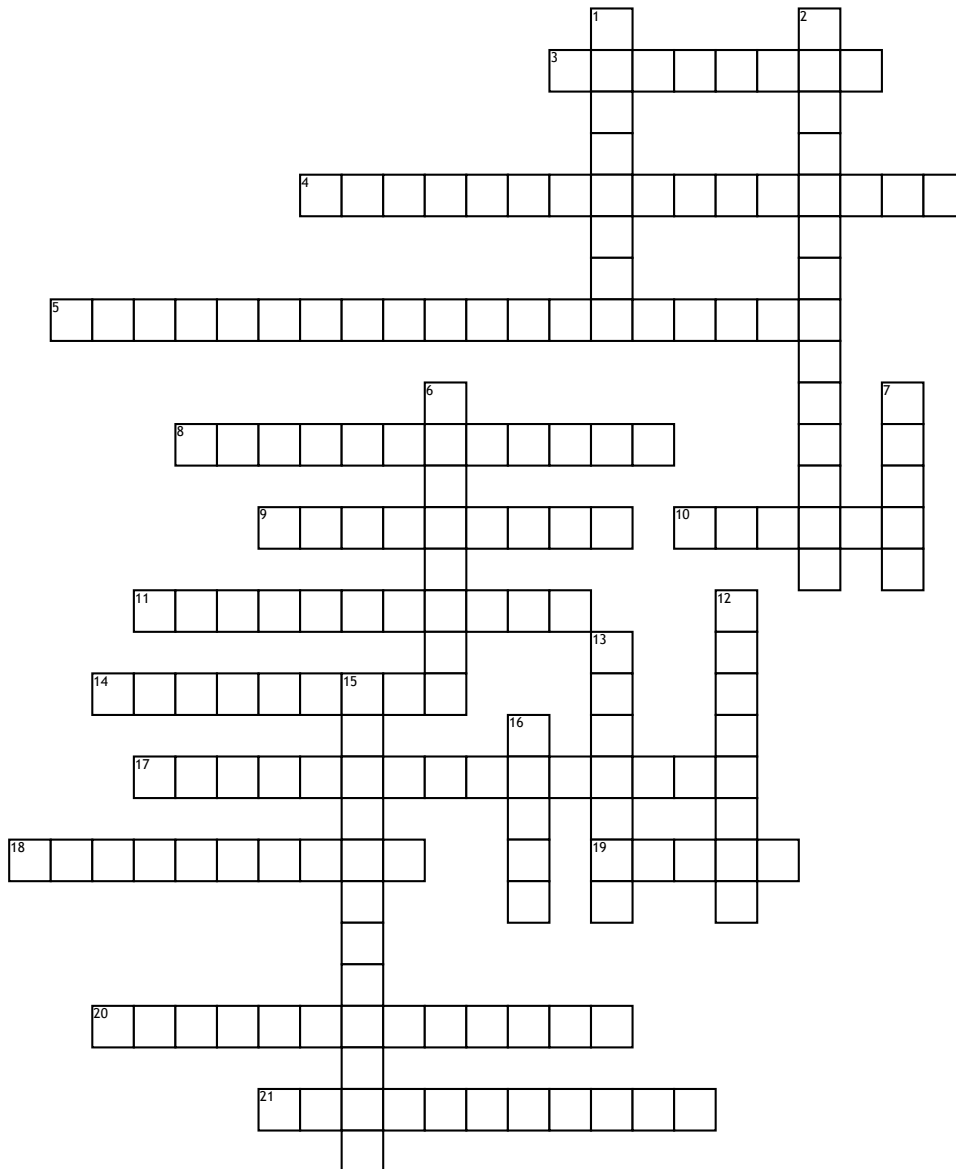


Final Exam Review



Across

3. A person who agrees to pay a loan if the maker fails to pay it
4. A credit score determines your _____
5. When you ask the bank to pay a bill each month without being told
6. The fee a bank charges for writing a check for more than your balance
8. A measure of your sense of financial responsibility (5 Cs)
9. When you borrow money, you are spending your future _____
10. When using credit, you should be disciplined and _____
11. How quickly and easily you can convert your assets to cash

17. When you spread your money out over a variety of investments
18. an asset you put up to make a loan secure
19. The higher the interest, the _____ the liquidity
20. The book in which you keep a record of all transactions in your checking account
21. transactions not listed on your bank statement

Down

1. When interest is made on principal and interest, it is said to be _____ interest

2. When you compare your check register to the bank statement and check for accuracy
6. The financial ability to repay a loan (one of the 5 Cs)
7. How many times can you request your credit report for free per year
12. Your emergency funds should equal six months of living _____
13. How often you receive a bank statement
15. A secured loan always requires payments to be made in _____
16. another word for credit rating is credit _____