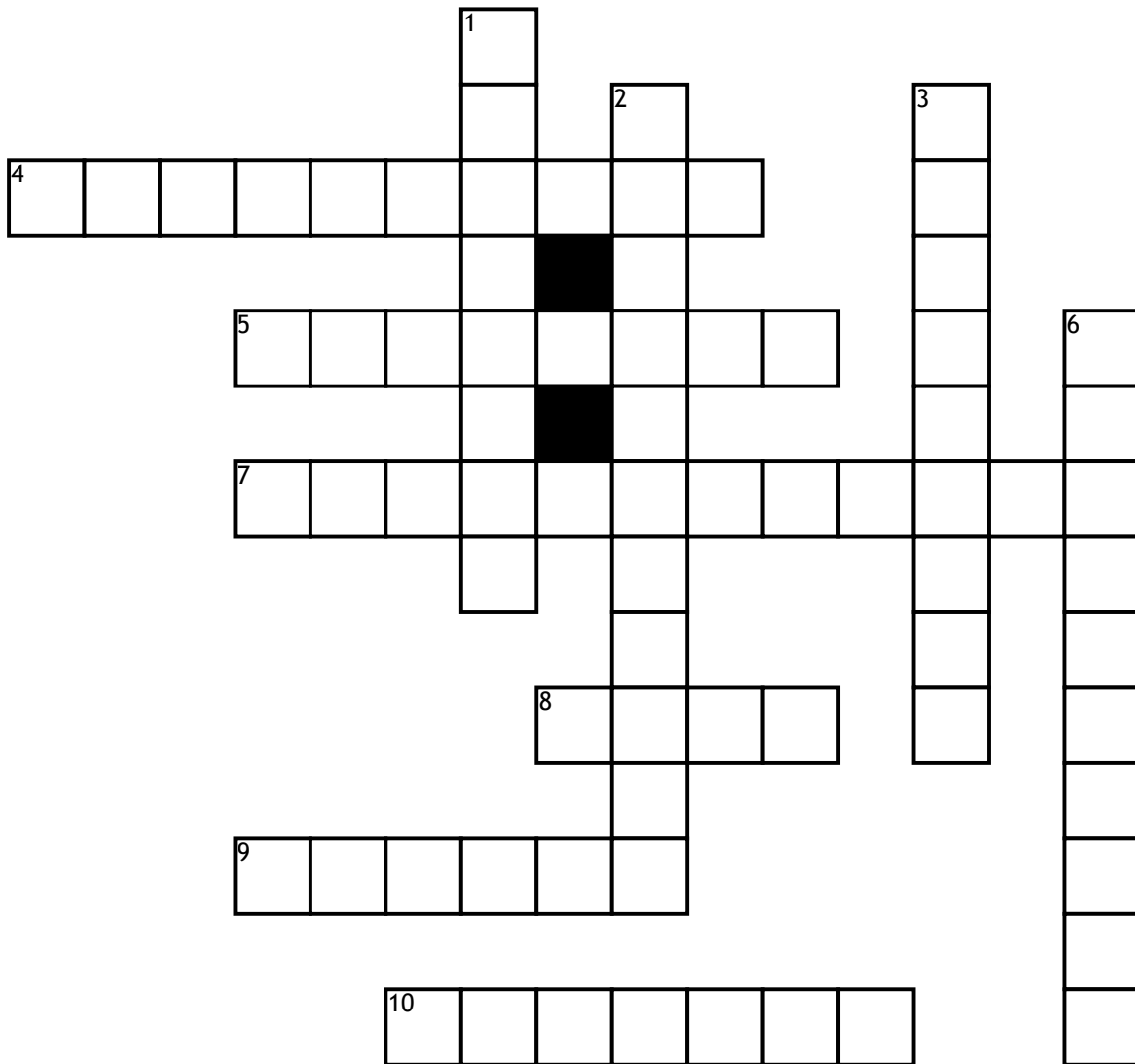


# Financial Education



**Across**

- 4. Something pledged to guarantee that a loan will be repaid.
- 5. A person who accepts joint responsibility for the debt of another.
- 7. When property is taken back from a person who defaults on payments.
- 8. The amount of money you owe to your lenders.
- 9. A plan to manage income and expenses; Also known as a spending plan.

- 10. A fine for making a payment late.

**Down**

- 1. A person or organization that lends out money.
- 2. A legal order to have payments automatically deducted from your paycheck.
- 3. Original amount borrowed.
- 6. Legal process through which people or other entities who cannot repay debts to creditors may seek relief from some or all of their debts.