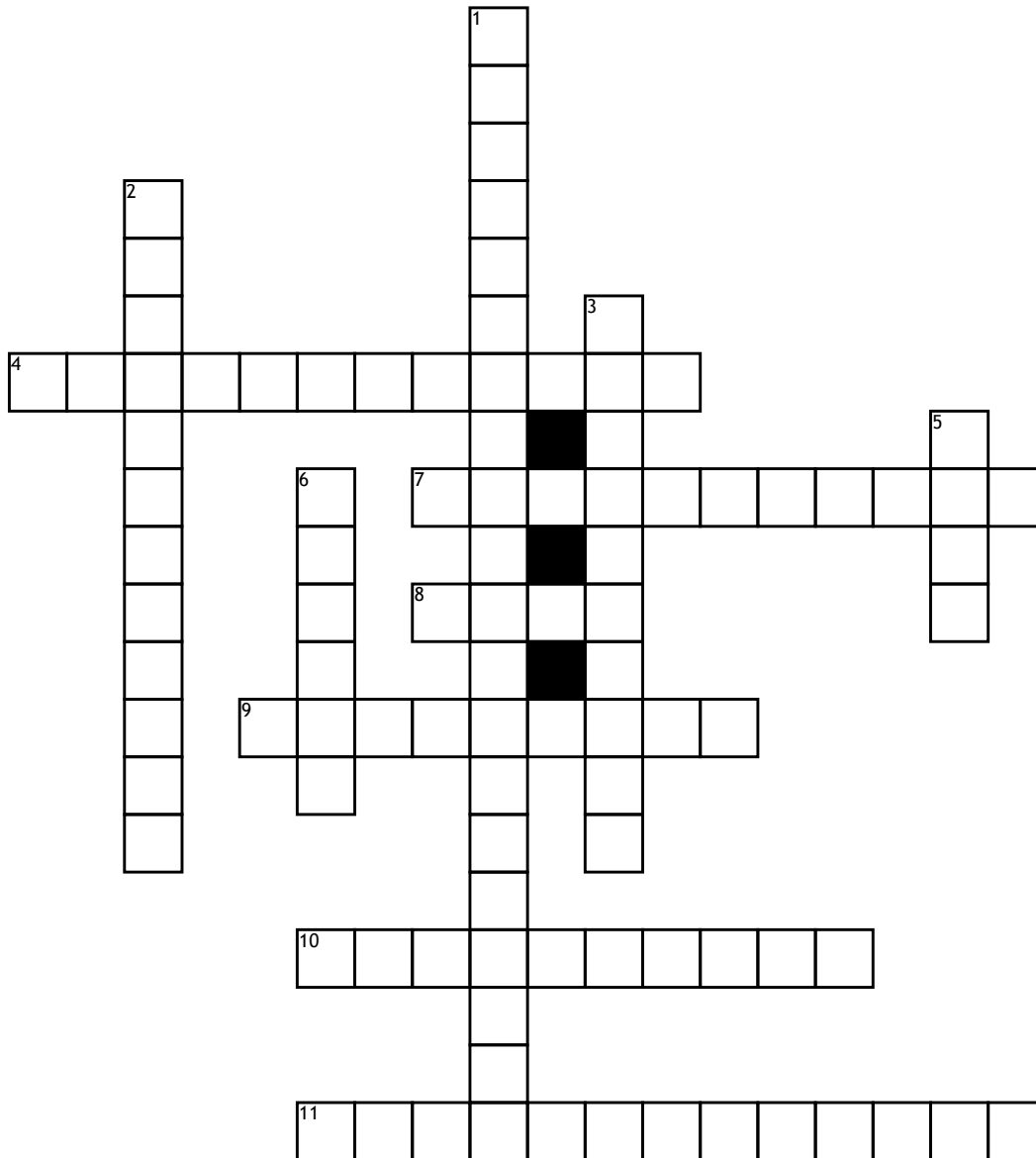


Name: _____

Date: _____

Financial Literacy



Across

4. contains information about your credit such as loan paying history and the status of your credit accounts. Lenders use these reports to make lending decisions
7. a nonprofit-making money cooperative whose members can borrow from pooled deposits at low interest rates
8. an amount of money that you owe to a person, bank, or company
9. a card that allows customers to access their funds immediately from their checking account
10. a card that usually does not charge interest; however it requires the cardholder to pay off his/her balance in full every month

11. the sense of regret after buying something

Down

1. the annual rate that is charged for borrowing
2. the amount charged, expressed as a percentage of principal, by a lender to a borrower for the use of assets
3. a card that can be used at a store, restaurant, online, etc. that allows the cardholder to make a purchase immediately but then pay back the money later
5. a sum of money that is borrowed and expected to be paid back with interest in a specified time frame
6. allows you to track your income and your expenses