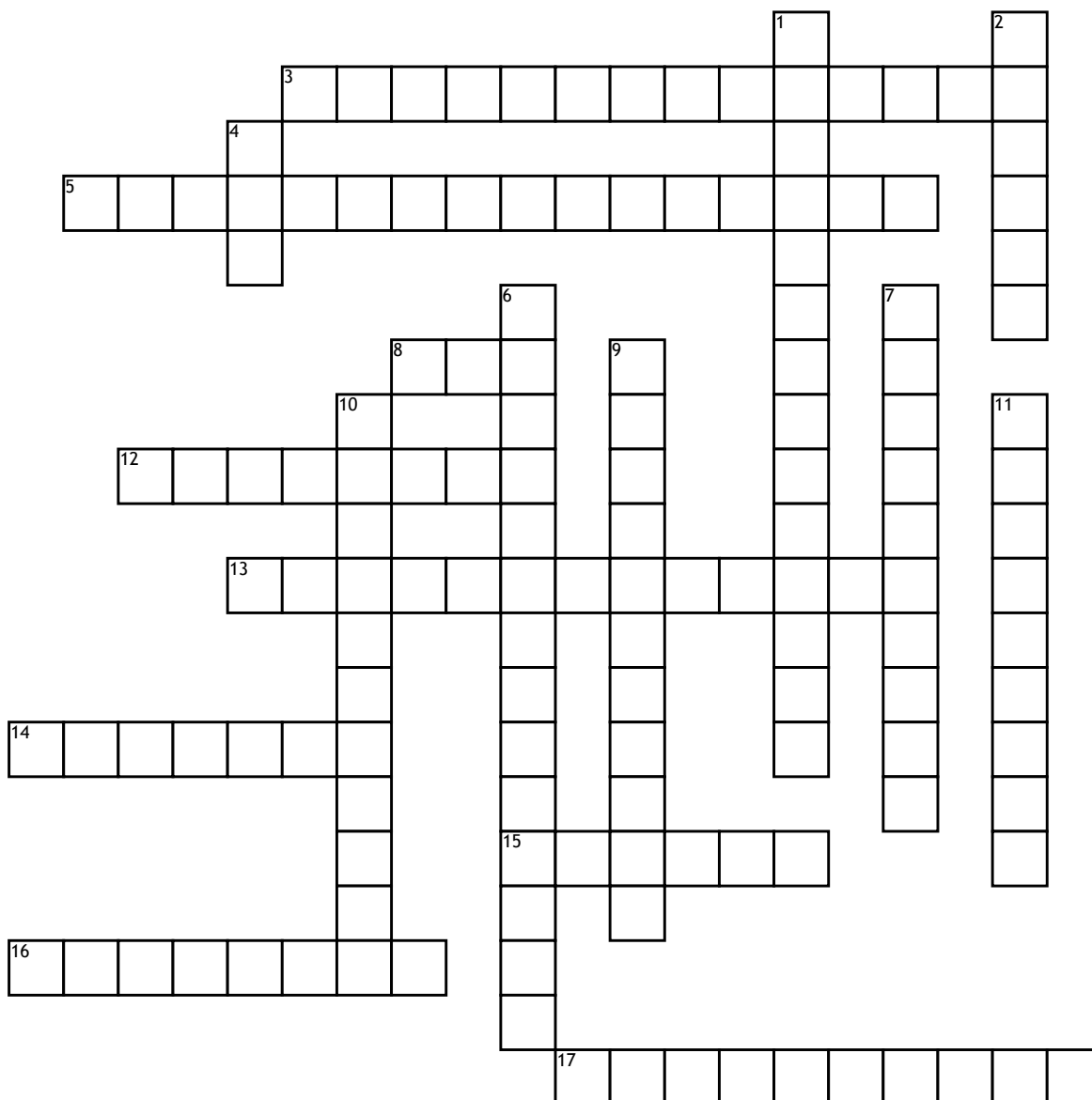


Name: _____

Date: _____

Financial Literacy



Across

- 3. fees and penalties for late payment or early repayment
- 5. target seniors and low-income people, keeping them in debt
- 8. annual percentage rate
- 12. interest paid on previously earned interest as well as original deposit or investment
- 13. your track record of paying your bills
- 14. funded by after-tax earnings

- 15. granting of money or something else of value in exchange for a promise of future repayment

- 16. the difference between your assets and your liabilities

- 17. anything you acquire for future income or benefit

Down

- 1. earns interest, allows access to funds at any time and movement of money from account to account

- 2. Possessions that generally increases in value or provides a return

- 4. purchased for a specific term, return on principal and interest at end of the term

- 6. equifax, transunion, experian

- 7. writing a post-dated check in exchange for money you will pay back on payday

- 9. Also called debt, money you owe

- 10. earn interest, may offer check-writing services, no fees

- 11. the amount you borrowed