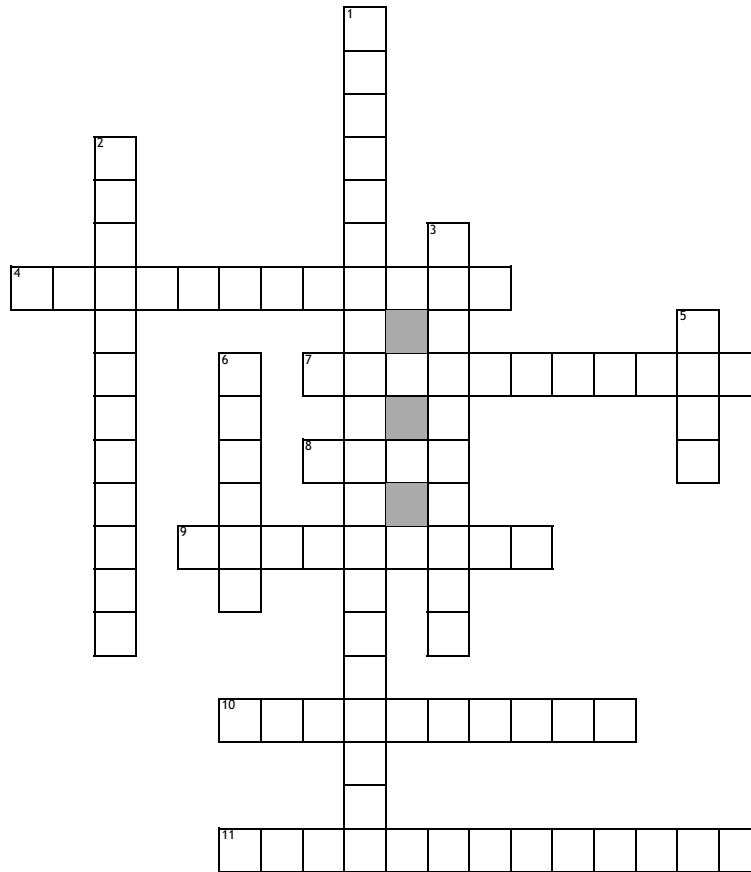


# Financial Literacy



## 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