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## 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
5. a nonprofit-making money cooperative whose members can borrow from pooled deposits at low interest rates
6. an amount of money that you owe to a person, bank, or company
7. 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
8. the sense of regret after buying something Down
9. the annual rate that is charged for borrowing
10. the amount charged, expressed as a percentage of principal, by a lender to a borrower for the use of assets

11. 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
12. a sum of money that is borrowed and expected to be paid back with interest in a specified time frame
13. allows you to track your income and your expenses
