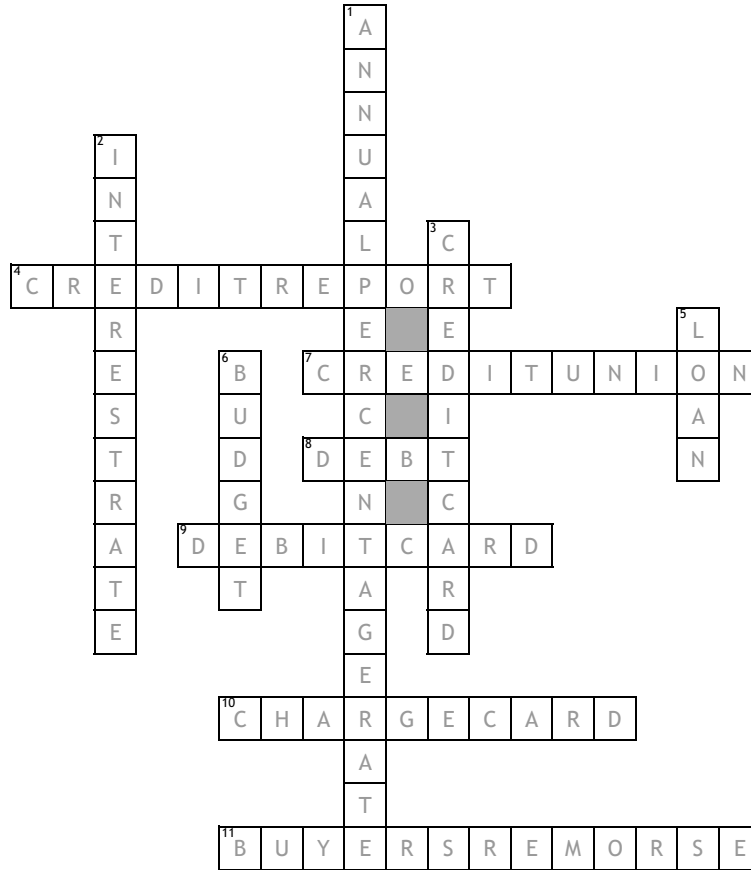


Financial Literacy



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