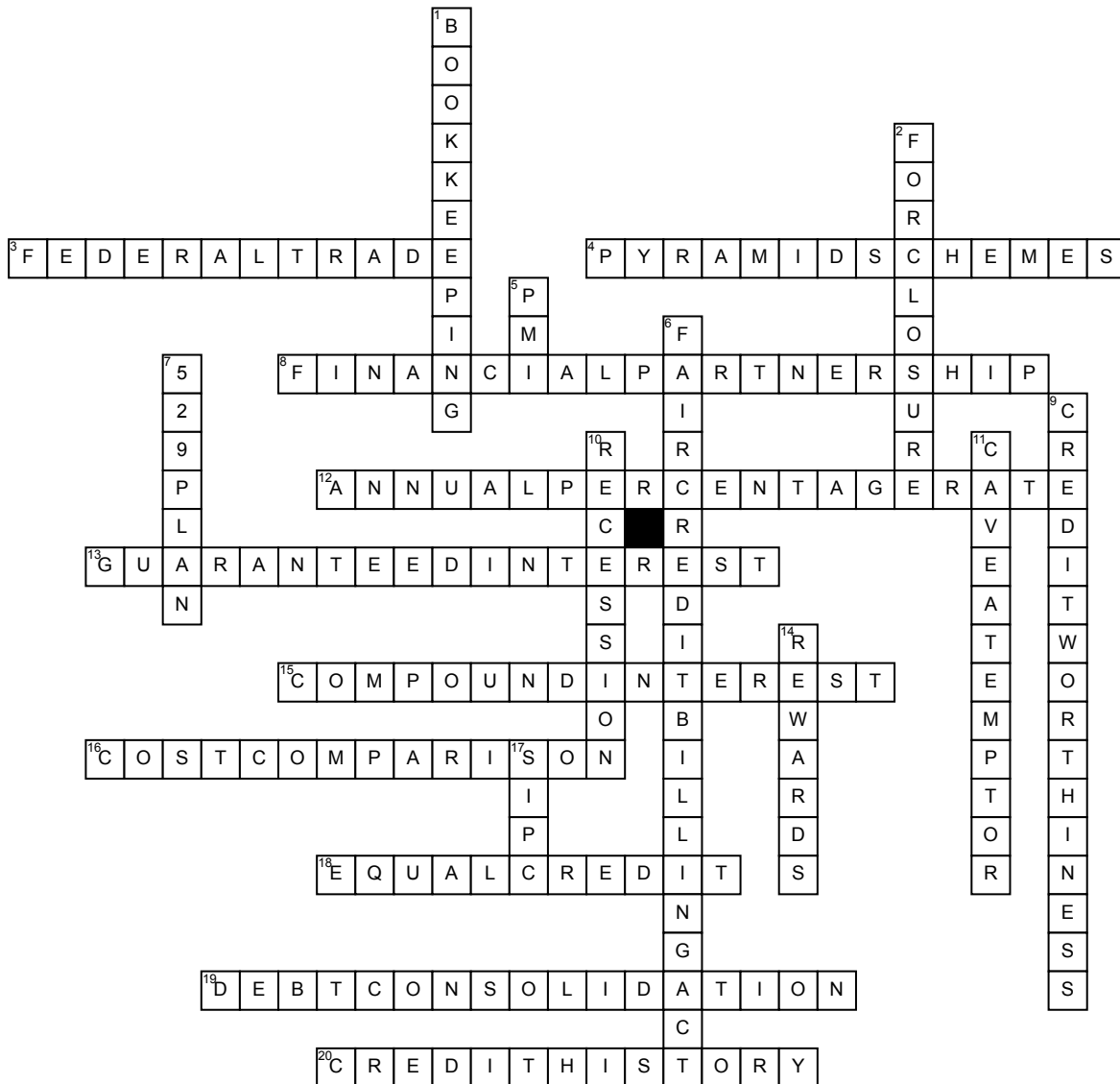


# Personal Finance Vocabulary



## Across

3. a federal agency established in 1914 that administers consumer protection legislation.  
4. illegal schemes  
8. a relationship that requires financial dependence, contribution and communication  
12. the yearly interest rate charged on outstanding credit card balances.  
13. the minimum interest rate an investor can expect from an issuing company.  
15. interest calculated on both the principal and the accrued interest.  
16. comparing the cost of two or more goods or services to find the best value.

18. a law that protect consumers from being discriminated against due to race, sex, marital status, religion or age when obtaining credit.  
19. taking out one loan to cover a variety of debts, often with the goal of paying a lower interest rate overall.  
20. a record of an individual's past borrowing and payments.

## Down

1. the recording of financial transactions and exchanges.  
2. a legal process in which a mortgaged property is taken because the borrower has failed to keep up payments.  
5. Insurance to help protect a mortgage lender in the event a borrower cannot make payments

6. helps protect consumers by steeling established procedures for resolving credit billing.  
7. a savings plan designed to help set aside funds for future college costs.  
9. an analysis made by a lender about a consumer's riskiness as a borrower.  
10. a period of economic decline  
11. the principal that a buyer is responsible for checking the quality and suitability of goods before making a purchase.  
14. benefits and bonuses offered to customers to entice them to open a card  
17. insurance or investments offered by the government.