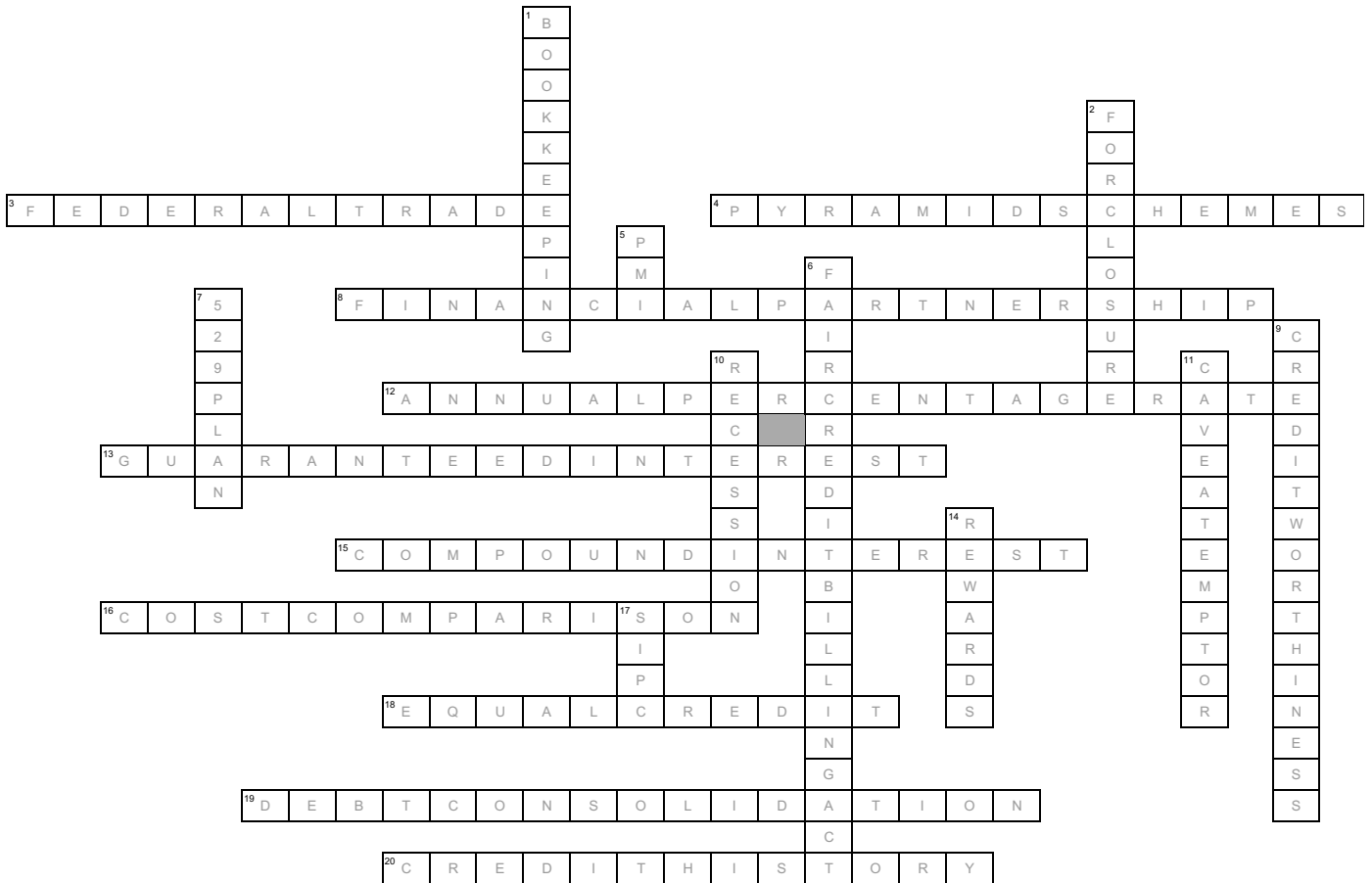


Personal Finance Vocabulary



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.