

<u>Across</u>

5. a decrease or loss in value

6. preferred method of debt

repayment; includes a list of all debts **2.** cost of bo organized from smallest to largest balance annual basis

8. the name of this chapter

9. a detailed report of an individualed credit history

10. type of card issued by a bank that allows users to finance a purchase

11. an expense that can be deducted from one's taxable income

<u>Down</u>

1. a measure of an individual's credit risk

2. cost of borrowing money on an e annual basis

3. an interest rate charged to a customer during the early stages of a loan

4. a yearly fee that is charged by the credit card company for the convience of the credit card

7. time frame that a loan agreement is in force and before or at the end of which the loan should either be repaid