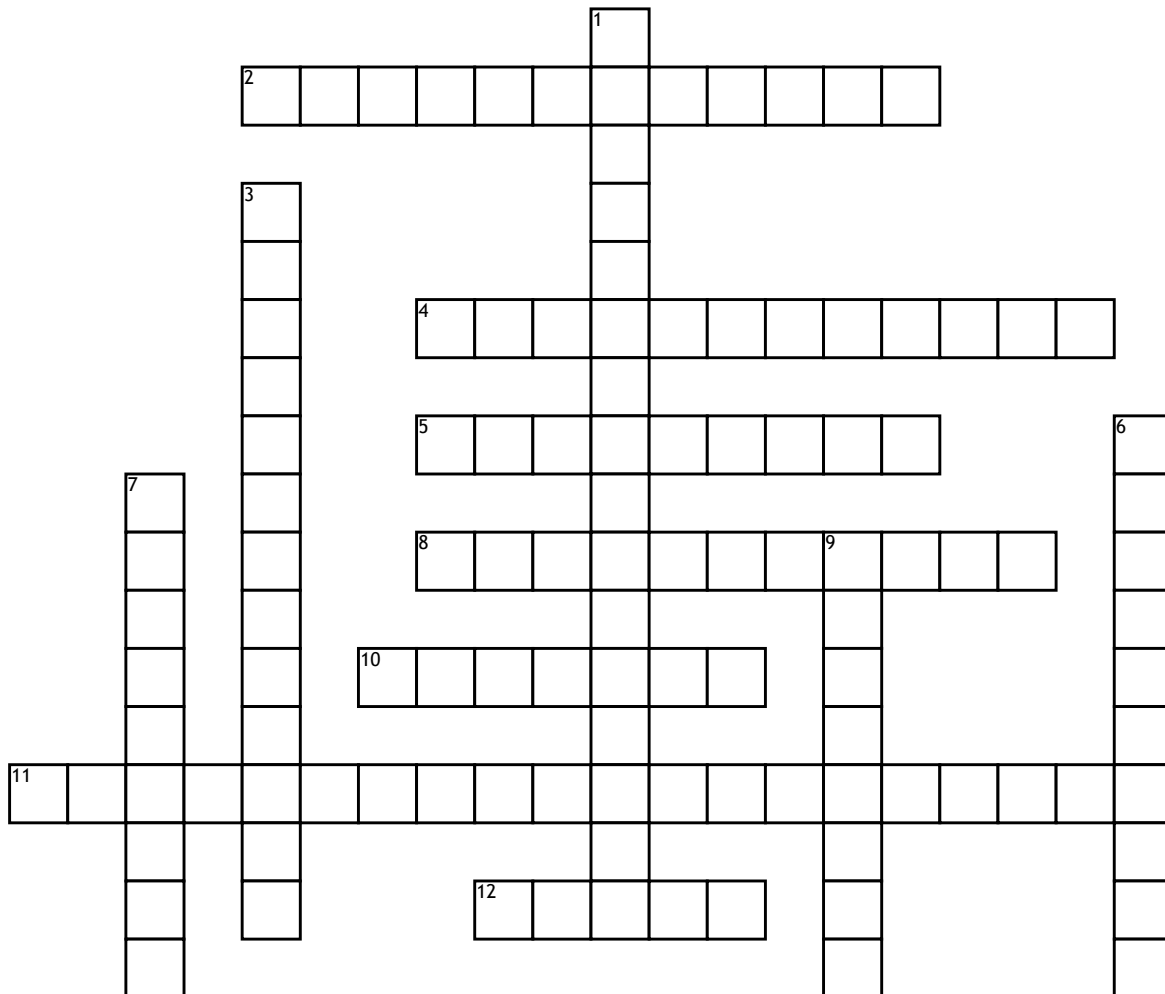


Borrowing



Across

2. a form of borrowing where you pay in installments but only own the product when the last installment is paid

4. the difference between the amount you borrow and the amount you actually pay

5. Being unable to pay your debts when they fall due

8. a sum of money due as one of a number of payments spread over an agreed period of time

10. a form of borrowing similar to renting

11. APR

12. something of value owned by a person or business

Down

1. An estimation of a person's ability to pay back a loan

3. when the bank allows you to withdraw more money than you have in your account

6. something used as security for repayment of a loan

7. a person of good financial standing who agrees to repay a loan if you fail to do so

9. a type of borrowing used to buy a house