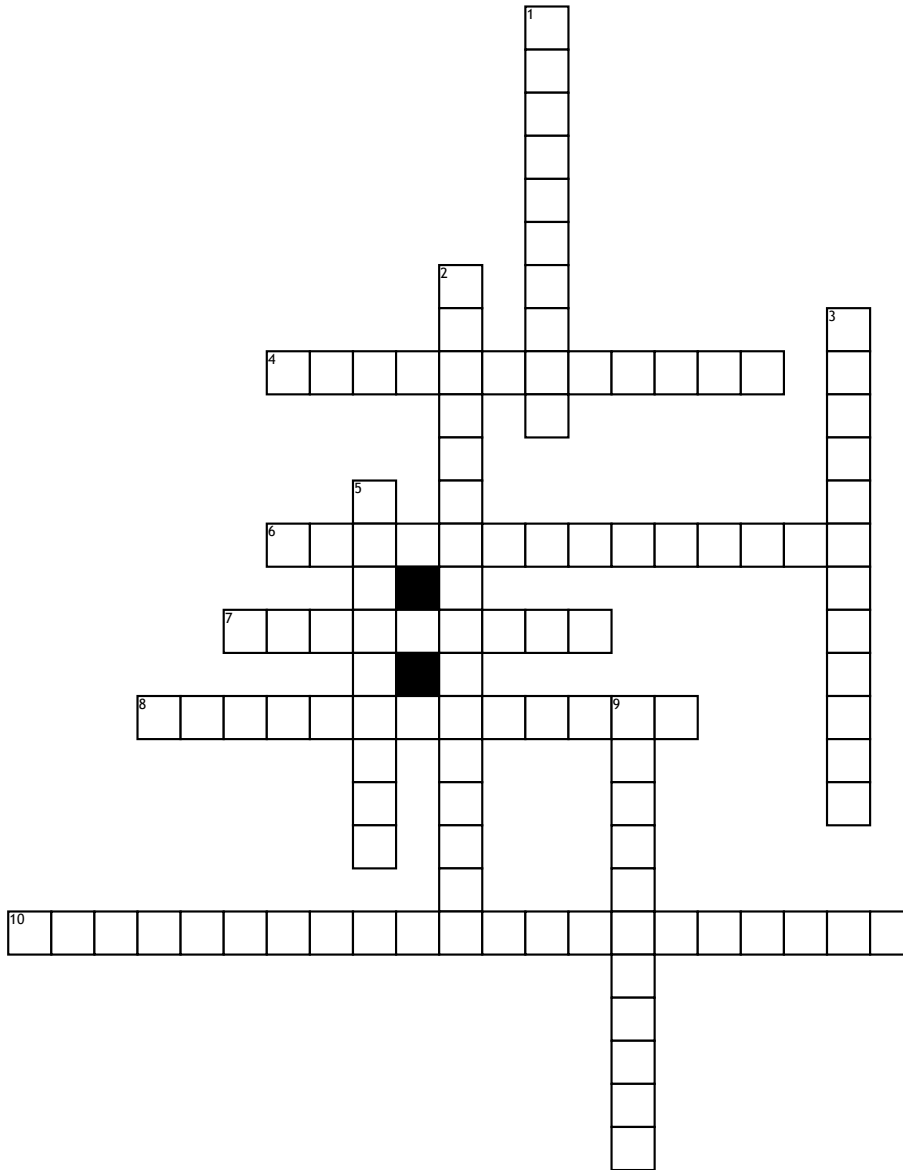


Credit



Across

4. The maximum amount of money a creditor will allow a credit user to borrow
6. Credit as a loan with a certain limit on the amount of money you can borrow for a variety of goods and services
7. Agreeing to be responsible for loan payments if the other person fails to make them.
8. The total dollar amount you pay to use credit.
10. The smallest amount you can pay and remain a borrower in good standing

Down

1. A legal process in which some or all of the assets of a debtor are distributed among the creditors because the debtor is unable to pay his or her debts.
2. Credit as a one-time loan that you will pay back over a specified period of time in payments of equal amounts
3. A measure of a person's ability and willingness to make credit payments on time
5. The income you receive (take-home pay, allowance, gifts, and interest)
9. A time period during which no finance charges will be added to your account