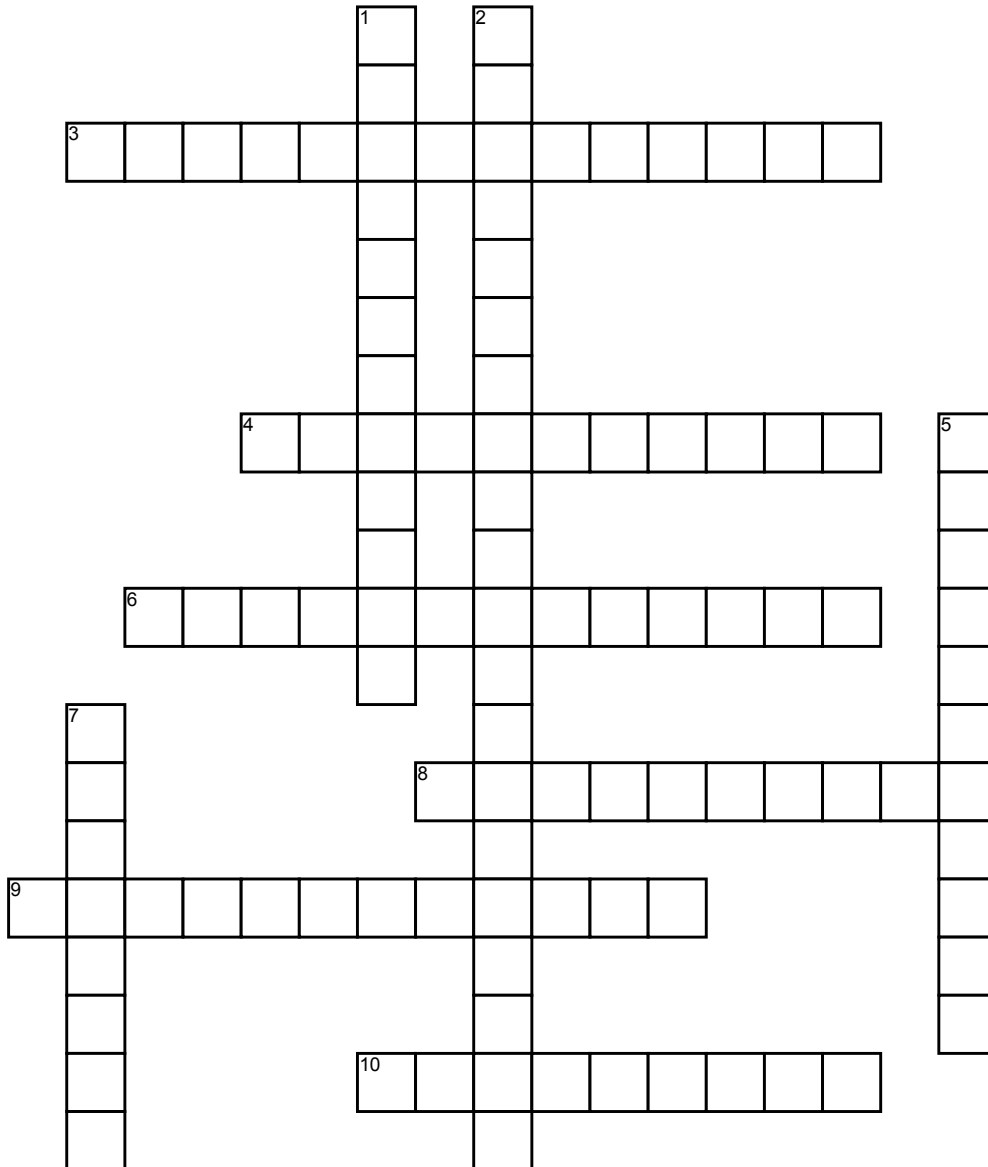


Credit



Across

3. The interest computed only on the principal, the amount you borrow
4. A time in which no finance charges will be added to your account
6. The total dollar amount you pay to use credit
8. 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.
9. maximum amount of money a creditor will allow a credit user to borrow

10. The income you receive

Down

1. A measure of a person's ability and willingness to make credit payments on time
2. The cost of credit on a yearly basis, expressed as a percentage
5. A portion of the total cost of an item that must be paid at the time of purchase
7. Agreeing to be responsible for loan payments if the other person fails to make them