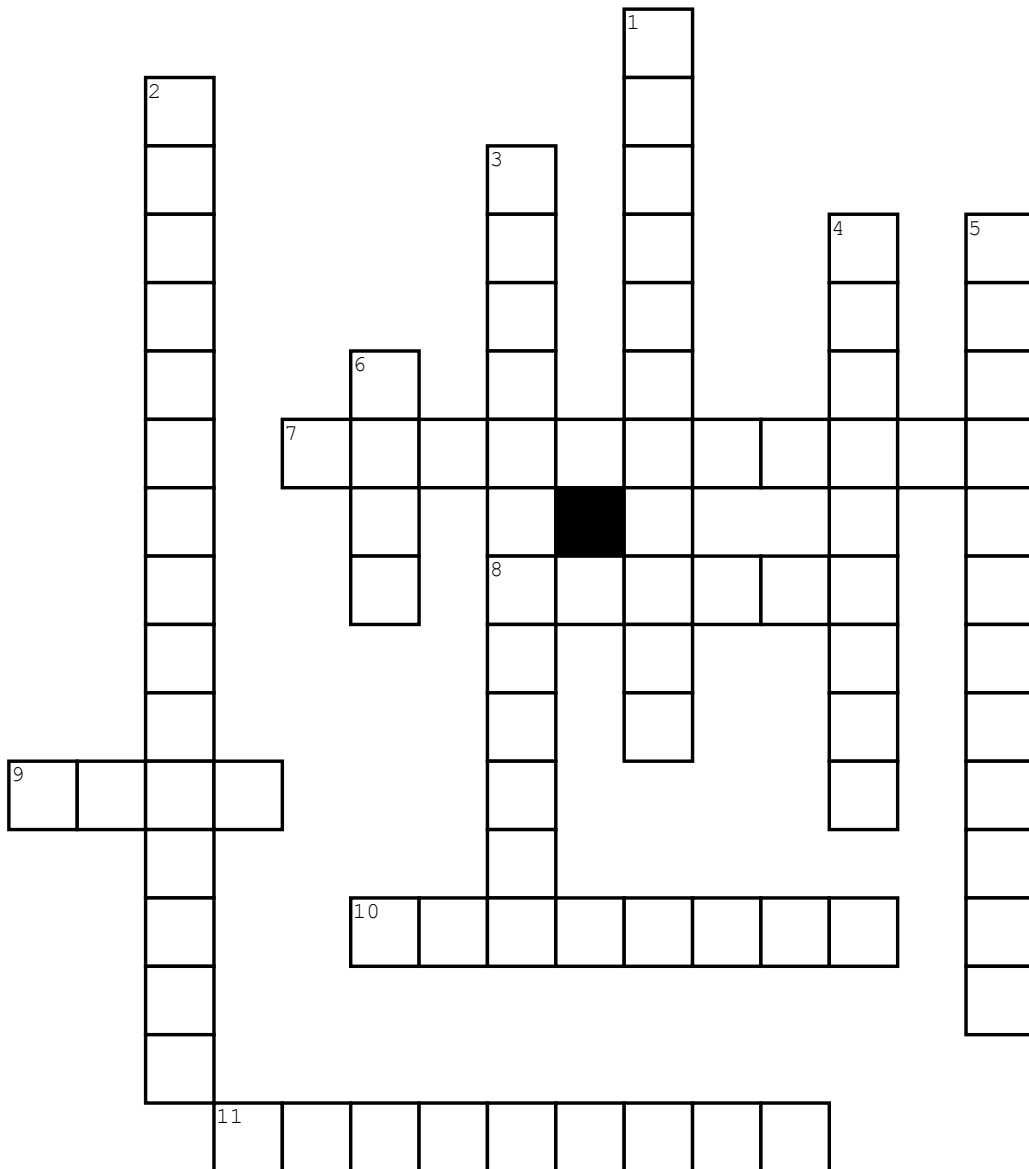


Name: _____

Date: _____

college & careers study guide



Across

7. some universities do not allow car on campus, charge a parking fee, etc. cheaper vs. convenience to have a car. is public transportation available?
8. advantage- easy, usually accepted maybe hard to get credit. disadvantage- can overspend, charge interest
9. good for cash, found everywhere, must keep track of withdraws and some banks charge hefty fees
10. what is the _____ rate
11. must take charge of your finances-some items you will need to be aware of-traveling, eating out, entertainment, clothing, phone bills, laundry, toiletries

Down

1. advantage- easy, usually accepted. disadvantage- need to keep track of your purchases, could overspend
2. what kind of _____ after graduating
3. charge very high interest if you don't pay off monthly; harder to keep track of what you have spent; easy to overspend; can get you in trouble for years if you don't pay off monthly
4. will probably need one unless your school has excellent access to one. printer may be able to be used in library.
5. can establish credit history; easy to use; some cards offer "rewards" for using them-credits, points, travel mileage, etc.
6. advantage-taken everywhere, spend it and it is gone, no chance to overspend. disadvantage-should not carry a huge amount, could be stolen, not sure how much to withdraw