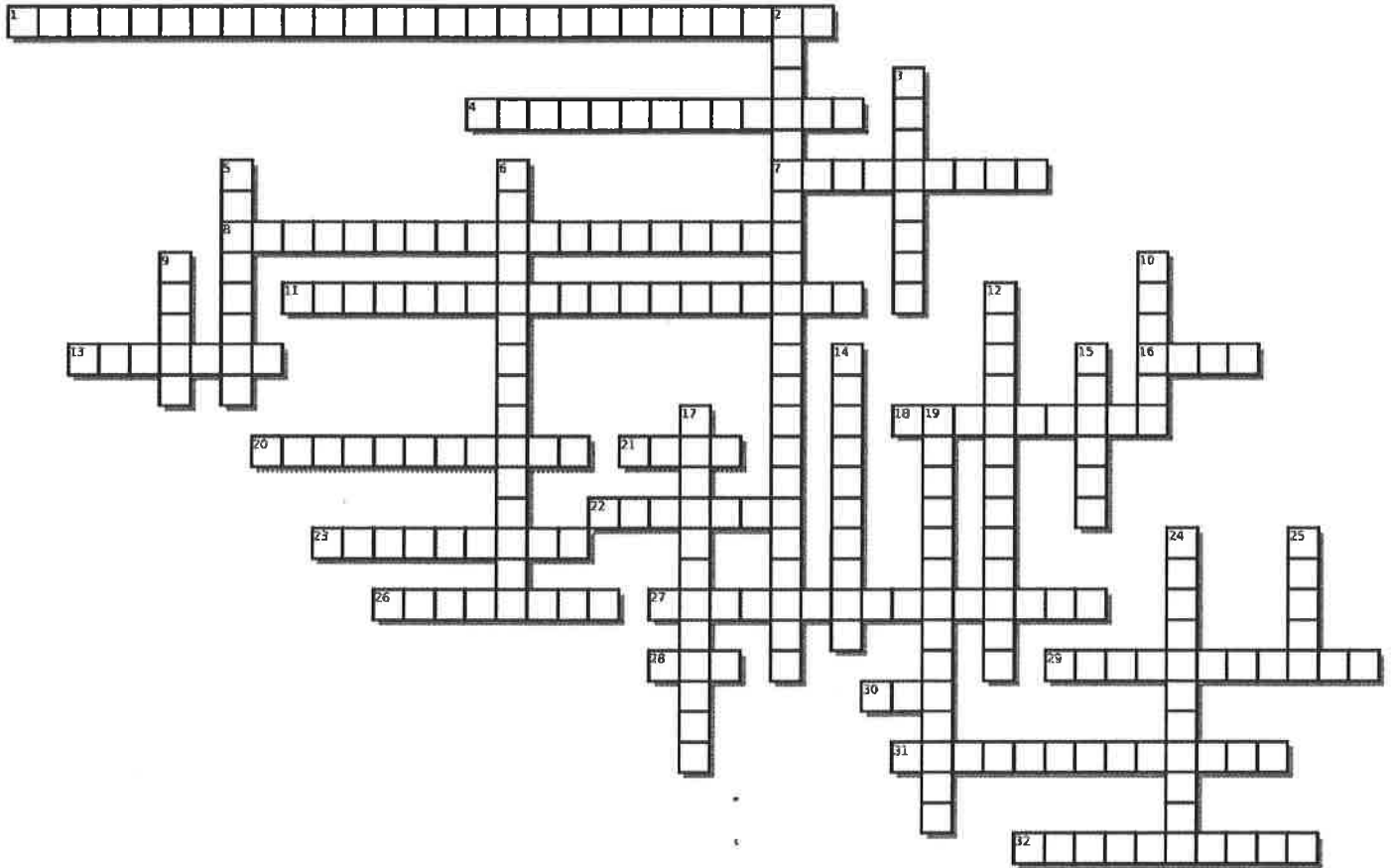


Credit & Consumer Protection



ACROSS

- 1 This credit act prohibits abusive, deceptive debt collections (can only phone between 8 am and 9 pm).
- 4 Three agencies that collect financial histories and determine credit scores.
- 7 Your honesty or willingness to pay based on your record of past payment. (one of the C's).
- 8 The average amount owed on your account between billing dates. The amount on which finance charges are based.
- 11 This act insures credit report is accuracy.
- 13 Individual's financial resources - one of the C's.
- 16 The entire amount owed to lenders.
- 18 Electronic or paper _____ which shows the cardholder any purchases, finance fees, and payment due.
- 20 Refers to the number of days during which no interest/finance charges will apply, typically 25 days.
- 21 How long the loan lasts (the longer the loan, the greater the cost of using credit!)
- 22 Type of loan to continue post-secondary education.
- 23 Form of credit which allows borrowers to use money over and over again, up to their approved limit.
- 26 Adult who may sign to help another obtain credit.
- 27 People that work with individuals and their creditors to help lower payments and interest rates. (our speakers job)
- 28 The acronym (letters) for finance charges expressed as a rate.

- 29 Form of credit which includes vehicle loans and school loans.
- 30 Monthly payments should not exceed ____ percent of monthly income.
- 31 The amount paid to use credit.
- 32 Lists all key financial facts about a credit card.

DOWN

- 2 This act prohibits discrimination based on race, gender, or marital status.
- 3 Individual's earning power. (one of the C's)
- 5 An illegal scam that takes all your credit payment and rolls them into one - for a fee!
- 6 This credit act provides procedures to follow when billing errors occur.
- 9 The amount you can charge until being "maxed out".
- 10 Money provided in exchange for a promise of future payment.
- 12 When someone steals your information (SNN or card number).
- 14 Can clear a person of outstanding debt, but greatly lowers credit score.
- 15 Never borrow more than _____ percent of your yearly net income.
- 17 Document that contains ALL personal credit information, view this yearly for safety.
- 19 Credit law requiring the creditor to disclose ALL terms of the credit.
- 24 Money borrowed with your credit card.
- 25 Numerical value earned by using credit.