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Chapter 3 Crossword

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| **Across**  **7.** a common accounting method where credit card interest charges are calculated using the total amount due on a card at the end of each day  **8.**  the interval of time from the end of one billing, or invoice, statement date to the next billing statement date for goods or services  **10.** occurs whenever the loan payment for any period is less than the interest charged over that period so that the outstanding balance of the loan increases  **12.** (of sums of money or benefits) be received by someone in regular or increasing amounts over time.  **16.** a person or company to whom money is owed.  **19.** failure to fulfill an obligation, especially to repay a loan or appear in a court of law  **20.** a person or institution that owes a sum of money  **21.**  the addition of unpaid interest to the principal balance of your loan.  **22.** is a charge fine against a client by a company or organization for not paying a bill or returning a rented or borrowed item by its due date.  **24.**  the smallest amount of a credit card bill that a credit card holder must pay each billing cycle to avoid paying penalties.  **25.** put off | **Down**  **1.**  a cost you pay for carrying a balance on your credit card  **2.** when a court issues an order requiring your employer to withhold a certain amount of your paycheck and send it directly to the person or institution to whom you owe money, until your debt is paid off.  **3.** a sum of money lent or invested on which interest is paid  **4.** a card issued by a bank allowing the holder to transfer money electronically to another bank account when making a purchase.  **5.** an account created by a lender to represent debts where the outstanding balance does not have to be paid in full every month by the borrower to the lender  **6.**  the payment causes an increase in the amount of money the bank is owed by the cardholder.  **9.** a measure of consumer credit risk  **11.** the amount that you have available to spend  **13.** the annual rate charged for borrowing or earned through an investment  **14.** a sum of money due to a person; anything valuable standing on the credit side of an account:  **15.** the left-hand side of an account on which such entries are made (opposed to credit).  **17.** a credit card for use with an account that must be paid when a statement is issued.  **18.** a small plastic card issued by a bank, business, allowing the holder to purchase goods or services on credit.  **23.**  a form that can be prepared annually by current and prospective college students (undergraduate and graduate) in the United States to determine their eligibility for student financial aid. |