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Credit Cards

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| **Across**  **3.** The next best alternative that is given up when a choice is made.  **6.** A confidential report on a consumer's payment history  **9.** Credit cards, debit cards, or prepaid cards are examples of this.  **12.** The name of a popular credit card.  **13.** Annual Percentage Rate of Interest equals ?  **15.** Events recorded on the statement , such as purchases, fees, etc.  **17.** The cash received when money is borrowed on a credit card.  **19.** Receive cash, goods, or services now and pay for them in the future.  **20.** Fee charged per year for use of the card.  **22.** The amount of days given to pay your bill  **23.** A single number that helps lenders decide how responsible you are  **24.** A plastic card issued by a bank or business for a purchase on credit.  **25.** The lowest amount able to pay when paying of debt. | **Down**  **1.** The person using the credit card, borrowing the money.  **2.** Maximum amount of money a creditor will allow a credit user to borrow.  **4.** Agreeing to be responsible for another person's loan payments if that person fails to make them.  **5.** The last date on which transactions are posted to the statement.  **7.** Your card is used illegally  **8.** Fees that you pay for lateness, missing a payment, etc.  **10.** One of the three C's of credit  **11.** The amount you have to pay on your credit card at any given time.  **14.** A general increase in prices  **16.** A person to whom money is owed. Another name for lender.  **18.** A type of financial institution that will provide all types of banking services.  **21.** A state of being in so much debt that you are legally declared unable to pay your creditors in full. |