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Credit Terminology

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| **Across****5.** the yearly interest rate charded on credit card balances**6.** the period of time after a payment deadline when the borrower can pay without a late fee**8.** the once a year cost of owning a credit card**9.** the amount of interest you pay for borrowing money**11.** smallest amout of money you can pay to avoid a late fee**12.** The maximum amount of money you can charge on your credit card**13.** a card that is used to make purchases using money in your checking account | **Down****1.** the date in which a purchase or credit shows up on your credit card statement **2.** the amount of money that is available for you to spend on your credit card**3.** the amount you currently owe your creditor **4.** a card that allows you to buy now and pay later **7.** the date that your statement is printed**10.** the day that you have to pay your bill |