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|  |  |  |  | 6  D | E | B | T | S | N | O | W | B | A | L | L |  | P |  |  |
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|  |  |  |  |  |  |  | 8  D | E | B | T |  |  | E |  | A |  | E |  |  |
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|  |  |  |  | 9  C | R | E | D | I | T | R | E | P | O | R | T |  | T |  |  |
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|  |  | 10  C | R | E | D | I | T | C | A | R | D |  |  |  | R |  | G |  |  |
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|  |  | 11  T | A | X | D | E | D | C | U | T | I | O | N |  |  |  | R |  |  |
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| **Across**  **5.** a decrease or loss in value  **6.** preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance  **8.** the name of this chapter  **9.** a detailed report of an individualed credit history  **10.** type of card issued by a bank that allows users to finance a purchase  **11.** an expense that can be deducted from one's taxable income | **Down**  **1.** a measure of an individual's credit risk  **2.** cost of borrowing money on an annual basis  **3.** an interest rate charged to a customer during the early stages of a loan  **4.** a yearly fee that is charged by the credit card company for the convience of the credit card  **7.** time frame that a loan agreement is in force and before or at the end of which the loan should either be repaid |