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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 |