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Financial Literacy Chap 3

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| **Across**  **3.** the percentage you pay on the money you have charged  **8.** the average amount you owe on the credit card during each day of the billing cycle  **11.** money you are allowed to obtain in the form of cash through the use of an ATM or bank  **13.** a brief transaction history showing purchases made with the credit card since the last statement  **15.** a card issued by a bank, retail store or business that allows the card holder to repeatedly purchase products and services on credit  **16.** the maximum amount of money that a credit card issuer will allow you to change  **17.** the yearly interest rate you pay on the credit card balance  **18.** the total amount of money you are allowed to take from the account in the form of cash  **19.** the amount you paid on the last credit card bill you received and any other payments you may have made since the last statement | **Down**  **1.** the amount of money you still need to repay  **2.** the interest rate you pay each day on the outstanding balance  **4.** the amount of money the credit card issuer charges you for having the credit card account each year  **5.** the interest payment you owe on the credit card balance  **6.** the least amount you can pay on the card and till keep your account in good standing; typically, a percentage of what you owe on the outstanding loan or some pre-set minimal amount if your balance is low  **7.** a period of time, generally 20-25 days, before a credit card company starts charging you interest on a purchase  **9.** monies borrowed using a credit card  **10.** a penalty you are charged for not making your minimum payment by the established payment due date  **12.** the ability to make purchases with the promise that the money will be repaid later  **14.** the date by which the credit card company expects to receive your payment |

   credit       credit card       credit limit       charge       interest rate       minimum payment       average daily balance       payment due date       outstanding balance       finance charge       grace period       late fee       annual fee       cash advance       cash advance limit       new purchases/charges       previous payment       daily finance charge       annual percentage rate