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Personal Finance Vocab

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| **Across**  **3.** helps eligible New York residents pay tuition at approved schools in New York State.  **4.**  sells this information to banks and other financial institutions in order to help them determine the credit risk of their customers.  **5.** A partnership between the state of New York and it’s independent colleges which provides economically and educationally disadvantaged residents the possibility of a college education.  **6.** is a need-based student loan offered by the U.S. Department of Education to assist American college students in funding their post-secondary education.  **11.** Any grant or scholarship loan or paid employment offered to help a student meet his/her college expenses.  **13.** allows you to temporarily stop making your federal student loan payments or to temporarily reduce the amount you pay.  **14.** a higher education opportunity program offered in the senior colleges of the City University of New York.  **16.**  an American consumer credit reporting agency. | **Down**  **1.**  a legal structure for managing, and in many cases indefinitely perpetuating, a pool of financial, real estate, or other investments for a specific purpose according to the will of its founders and donors.  **2.** a consumer credit reporting company.  **7.** A fixed or regular sum paid as a salary or allowance.  **8.** a sum of money given by a government or other organization for a particular purpose.  **9.** a grant or payment made to support a student's education, awarded on the basis of academic or other achievement.  **10.** The free application for federal student aid a form filled out by college or graduate students who are eligible for government sponsored financial aid.  **12.** fail to fulfill an obligation, especially to repay a loan or to appear in a court of law.  **15.** A counseling and academic support program designed to help low- income and first generation college students succeed in college. |