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Personal Finance Vocabulary

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| **Across**  **3.** a federal agency established in 1914 that administers consumer protection legislation.  **4.** illegal schemes  **8.** a relationship that requires financial dependence, contribution and communication  **12.** the yearly interest rate charged on outstanding outstanding credit card balances.  **13.** the minimum interest rate an investor can expect from an issuing company.  **15.** interest calculated on both the principal and the accrued interest.  **16.** comparing the cost of two or more goods or services to find the best value.  **18.** a law that protect consumers from being discriminated against due to race, sex, marital status, religion or age when obtaining credit.  **19.** taking out one loan to cover a variety of debts, often with the goal of paying a lower interest rate overall.  **20.** a record of an individual's past borrowing and payments. | **Down**  **1.** the recording of financial transactions and exchanges.  **2.** a legal process in which a mortgaged property is taken because the borrower has failed to keep up payments.  **5.** Insurance to help protect a mortgage lender in the event a borrower cannot make payments  **6.** helps protect consumers by steeling established procedures for resolving credit billing.  **7.** a savings plan designed to help set aside funds for future college costs.  **9.** an analysis made by a lender about a consumer's riskiness as a borrower.  **10.** a period of economic decline  **11.** the principal that a buyer is responsible for checking the quality and suitability of goods before making a purchase.  **14.** benefits and bonuses offered to customers to entice them to open a card  **17.** insurance or investments offered by the government. |