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Vocabulary (personal finance)

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| **Across**  **3.** Cost of borrowing money on an annual basis;  **4.** Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term.  **6.** A measure of an individuals credit risk;  **7.** An interest rate charged to a customer during the early stages of a loan.  **8.** Preferred method of debt repayment;  **9.** A detailed report of an individuals credit history.  **10.** An expense, such as a charitable contribution, that can be deducted from ones taxable income. | **Down**  **1.** A yearly fee that’s charged by the credit card company for the convenience of the credit card.  **2.** A decrease or loss in value  **5.** Type of card issued by a bank that allows users to finance a purchase. |