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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. |