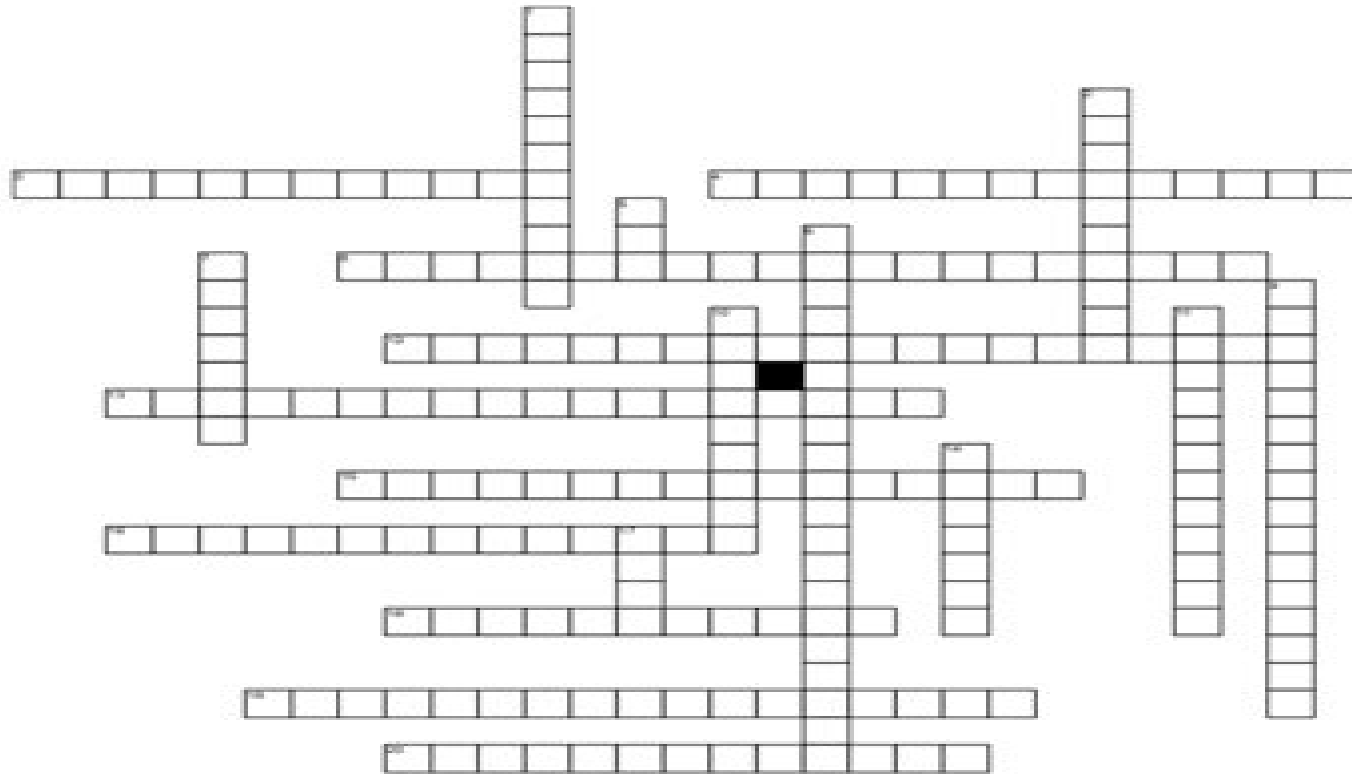


# Personal Finance Vocabulary



## Across

- 3.** a federal agency established in 1914 that administers consumer protection legislation.  
**4.** illegal schemes  
**5.** a relationship that requires financial dependence, contribution and communication  
**12.** the yearly interest rate charged on 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 steering 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.

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