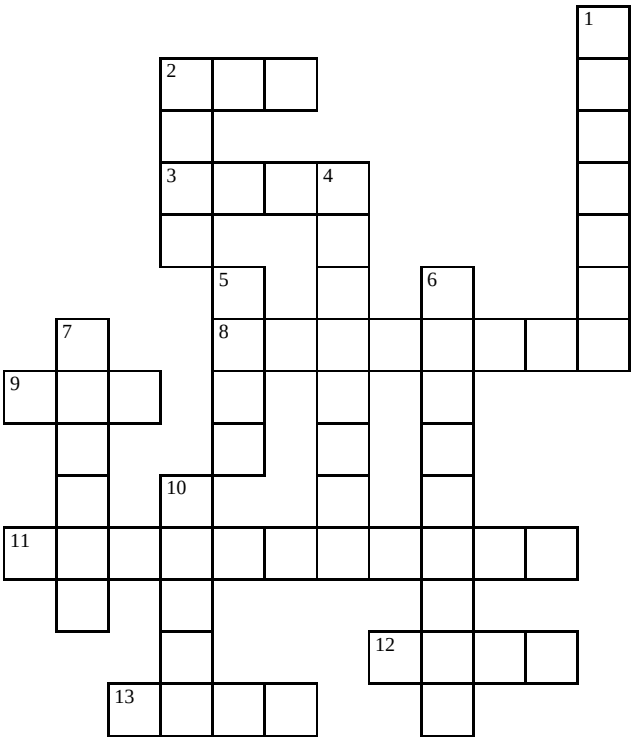
Name _____

Email _____ Phone _____

Sandia Laboratory Federal Credit Union

# All About Credit



**WORD BANK**

FEE
AUTO
INTEREST
SCORE
DEBT
MORTGAGE
GRACEPERIOD
APR
REPORT
CARD
LINE
STUDENT
TERM
PRINCIPAL

**ACROSS**

**2** A percentage that tells you the cost per year to use credit (abbreviation)
**3** How long a loan lasts
**8** The amount you pay to use someone else's money
**9** Annual _____. A yearly charge for the privilege of using credit, usually on a credit card
**11** The number of days during which no interest or finance charges will be applied
**12** Credit _____. Popular, convenient substitute for money that you can carry in your wallet or purse
**13** Money you owe to lenders

**DOWN**

**1** _____ Loan. A loan that can help pay for college
**2** _____ Loan. A loan for a car
**4** A home loan
**5** Credit _____. A loan that you can borrow on and pay back again and again
**6** The sum of money owed on a debt, upon which interest is calculated
**7** Credit _____. A document that will show you an overview of your credit history
**10** Credit _____. A number that helps lenders and others predict how likely you are to make your credit payments on time