



Across

3. Capacity, Character, and Collateral.
4. A three-digit number that shows how likely you are to repay borrowed money.
5. Your trustworthiness and history with money, like paying bills on time.
9. The smallest amount the bank allows you to pay, which is usually less than the total balance.

Down

1. A card that lets you pay directly from your bank account instead of using cash.
2. Something valuable you promise to give the lender if you can't repay a loan (like a car or house).
4. Also called a security freeze; prevents others from accessing your credit report.
6. The extra money a bank charges you for borrowing money.
7. Lenders look at your income, job, and other debts to see if you can handle the payments.
8. The ability to borrow money.