

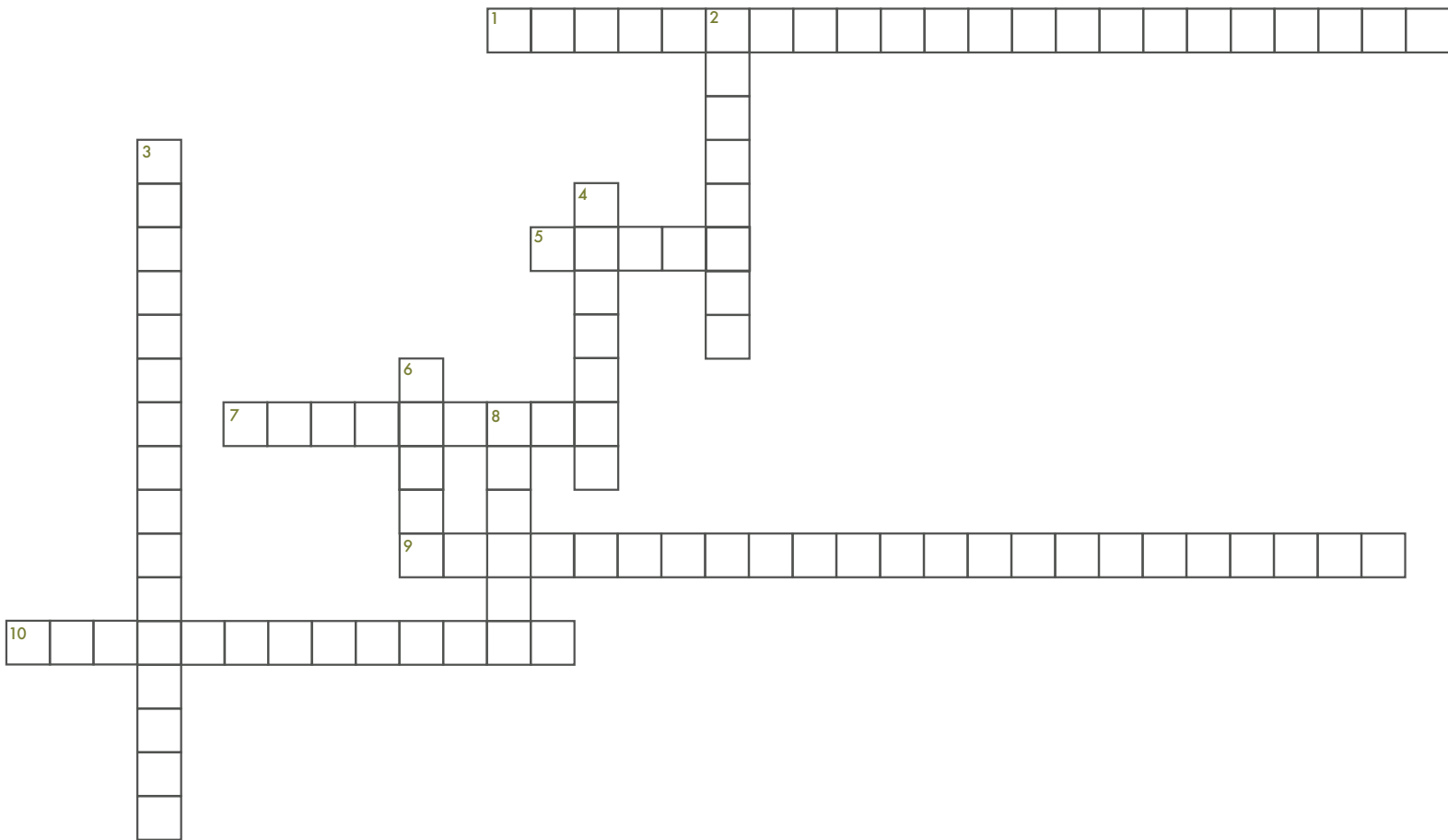
Across

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.

Crossword Puzzle



Across

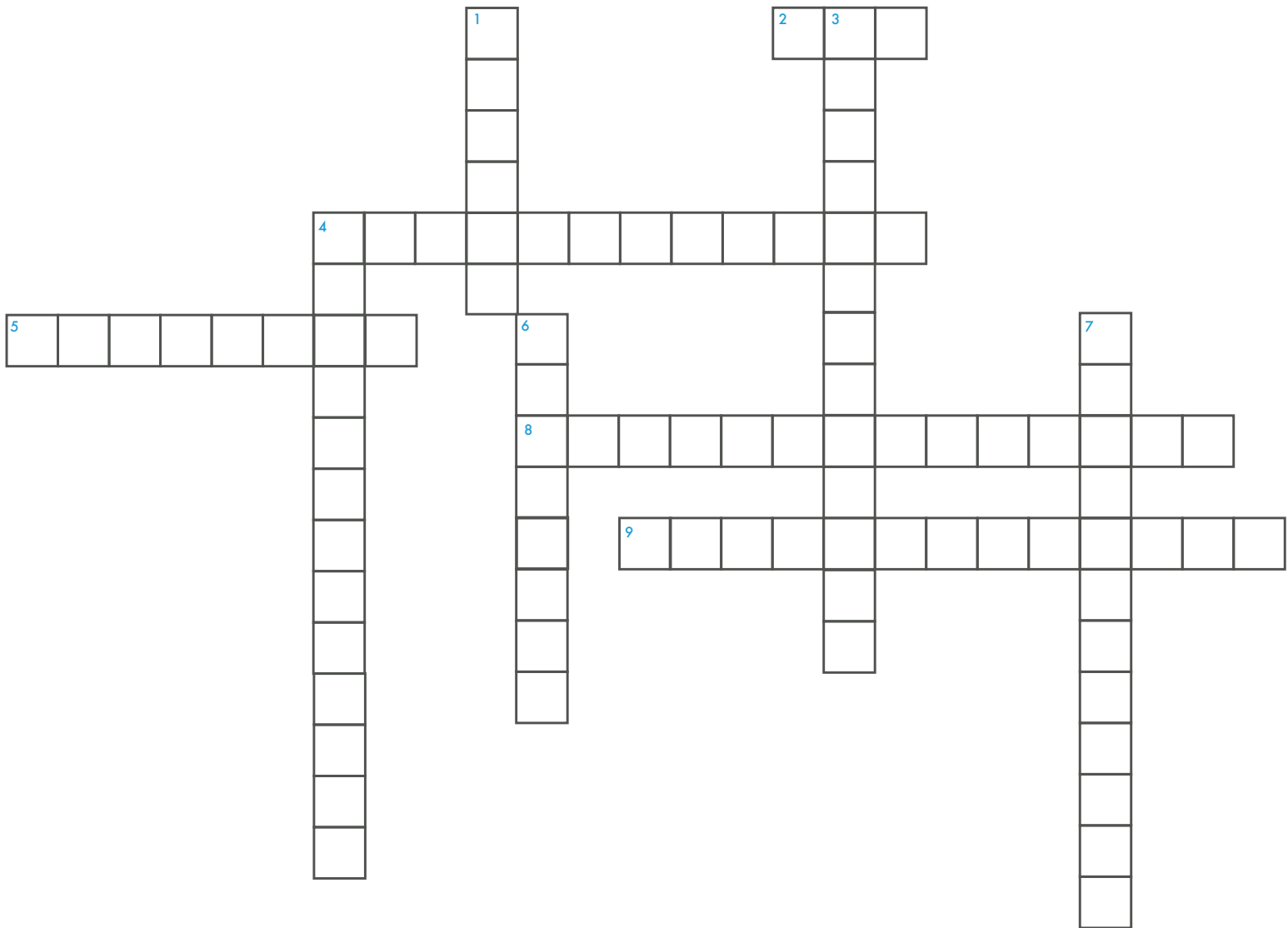
1. Things you want to buy more than five years from now. (Hint: 4 words)
5. Non-essential expenses that are nice to have but not necessary.
7. A spending plan that shows how much money you will take in (income) and how much you will spend (expenses) over a period of time.
9. Things you want to buy in the next 6 to 12 months. (Hint: 4 words)
10. Regular costs that usually don't change month to month, such as rent, insurance, car payments, internet, cell phones, and student loans.

Down

2. Things you spend money on, like food, rent, gas, clothes, etc.
3. Costs that can change from month to month, such as utilities, transportation, food, and school supplies.
4. Money you set aside instead of spending, usually for future needs or goals.
6. Essential expenses you must pay for.
8. Money you receive from any source, such as wages, cash gifts, scholarships, or grants.

FRAUDS, SCAMS AND IDENTITY THEFT

Crossword Puzzle

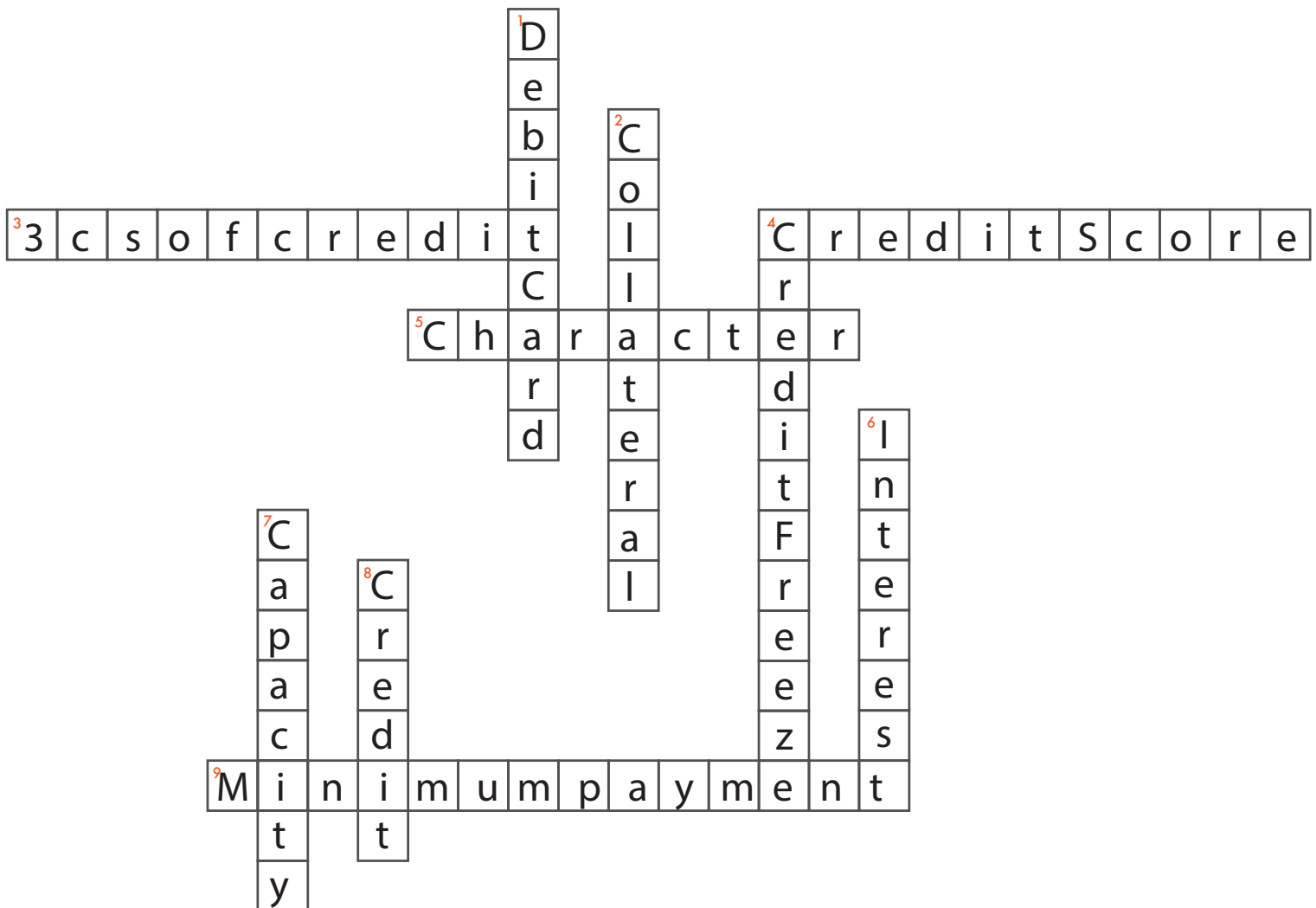


Across

2. A short number code used to verify your identity for secure access to accounts, devices, or financial transactions.
4. When scammers ask for money directly, such as pretending to collect donations for a fake charity.
5. When someone tries to trick you into giving private information through email or text.
8. Unique numbers that identify your bank account.
9. When scammers sell something fake, something you'll never receive, or something worthless.

Down

1. When someone breaks into your account without permission, usually by stealing your password, PIN, or personal information.
3. Attackers steal your personal information (like credit card numbers or your Social Security Number) and pretend to be you.
4. Scammers use your login information to make unauthorized transactions, drain your bank account, or apply for loans in your name.
6. When you are redirected to a fake website that asks you to enter private data.
7. A record of your credit history, created using information from banks, stores, utility companies, and collections agencies.



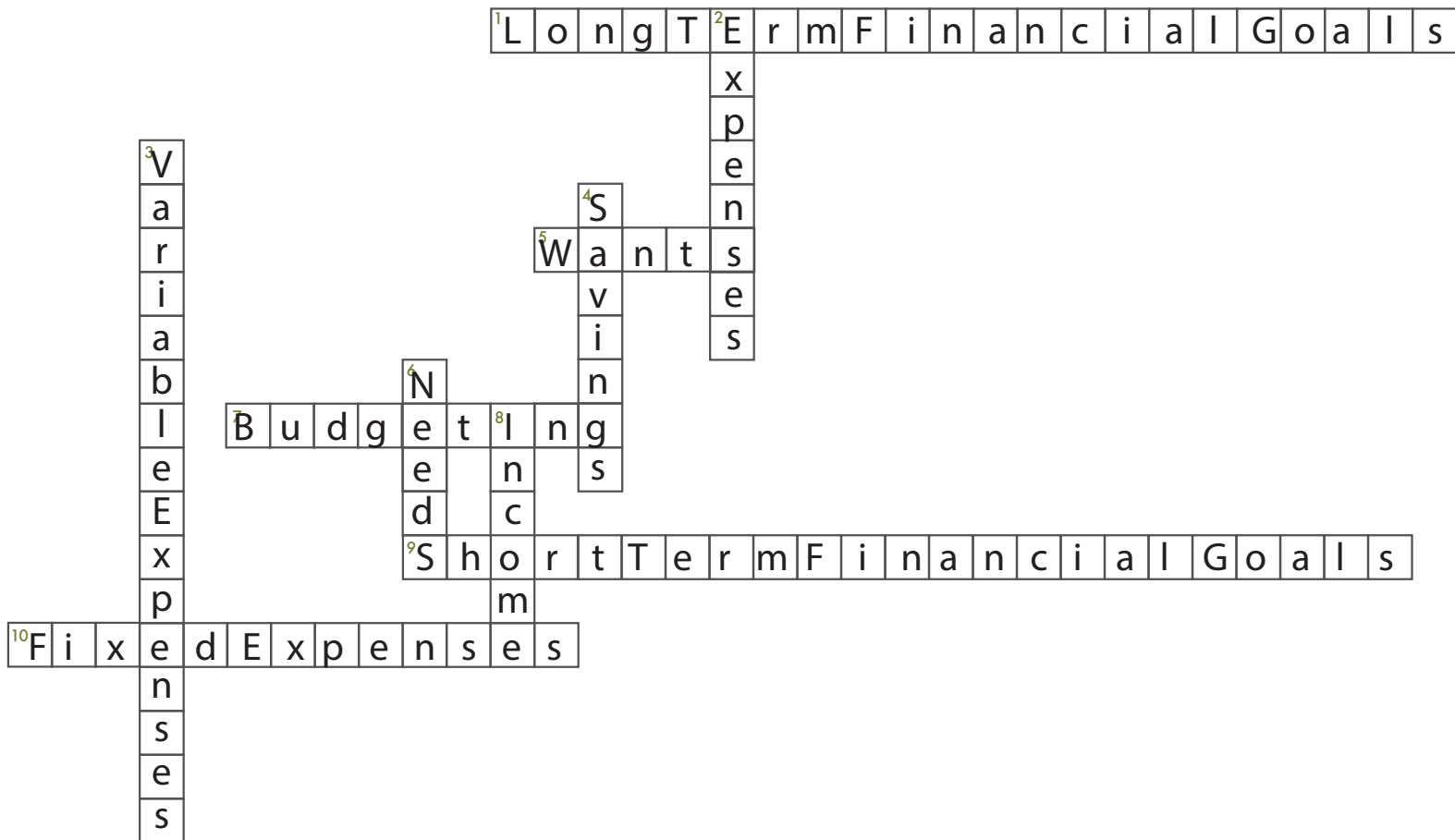
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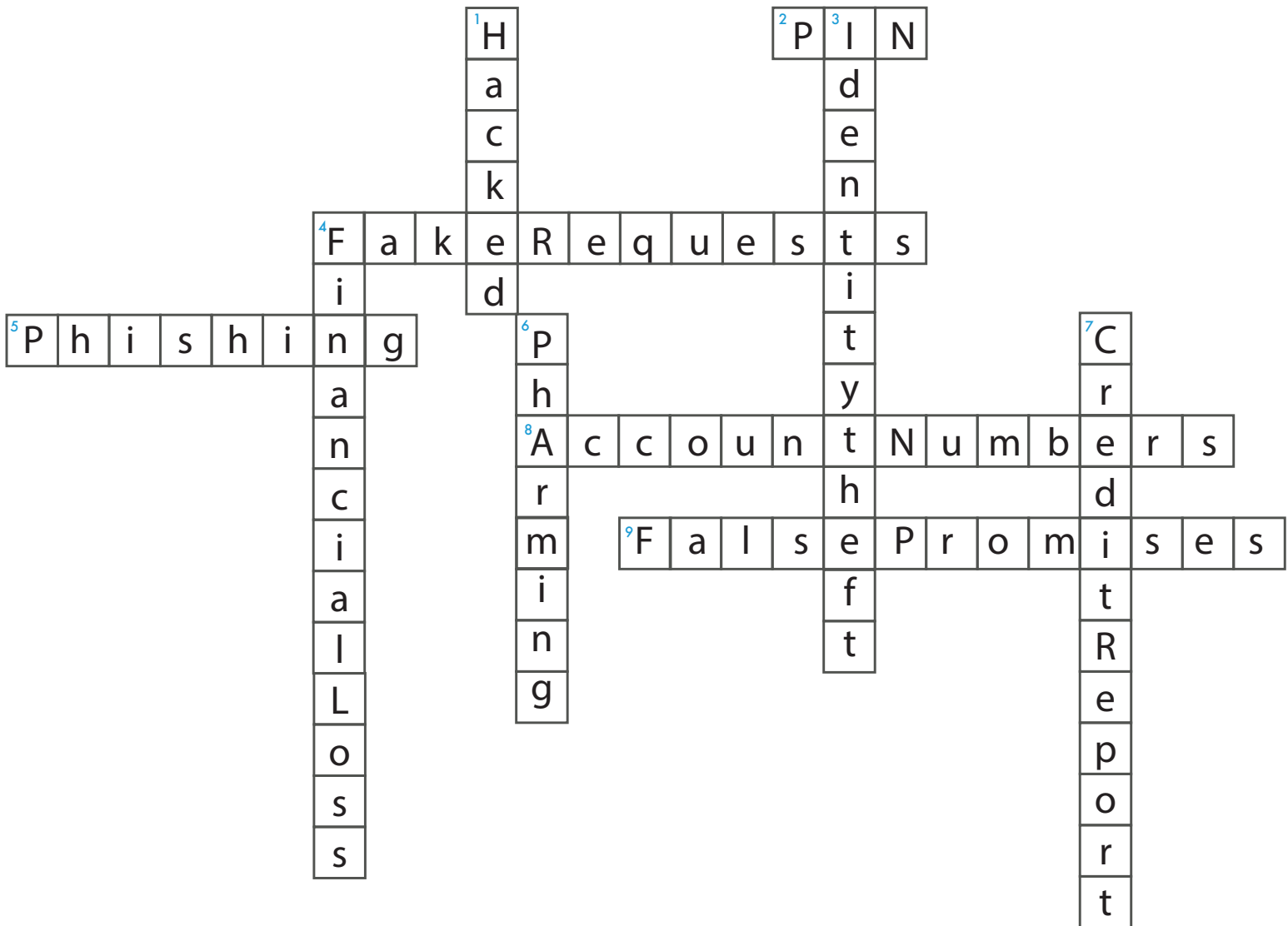
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