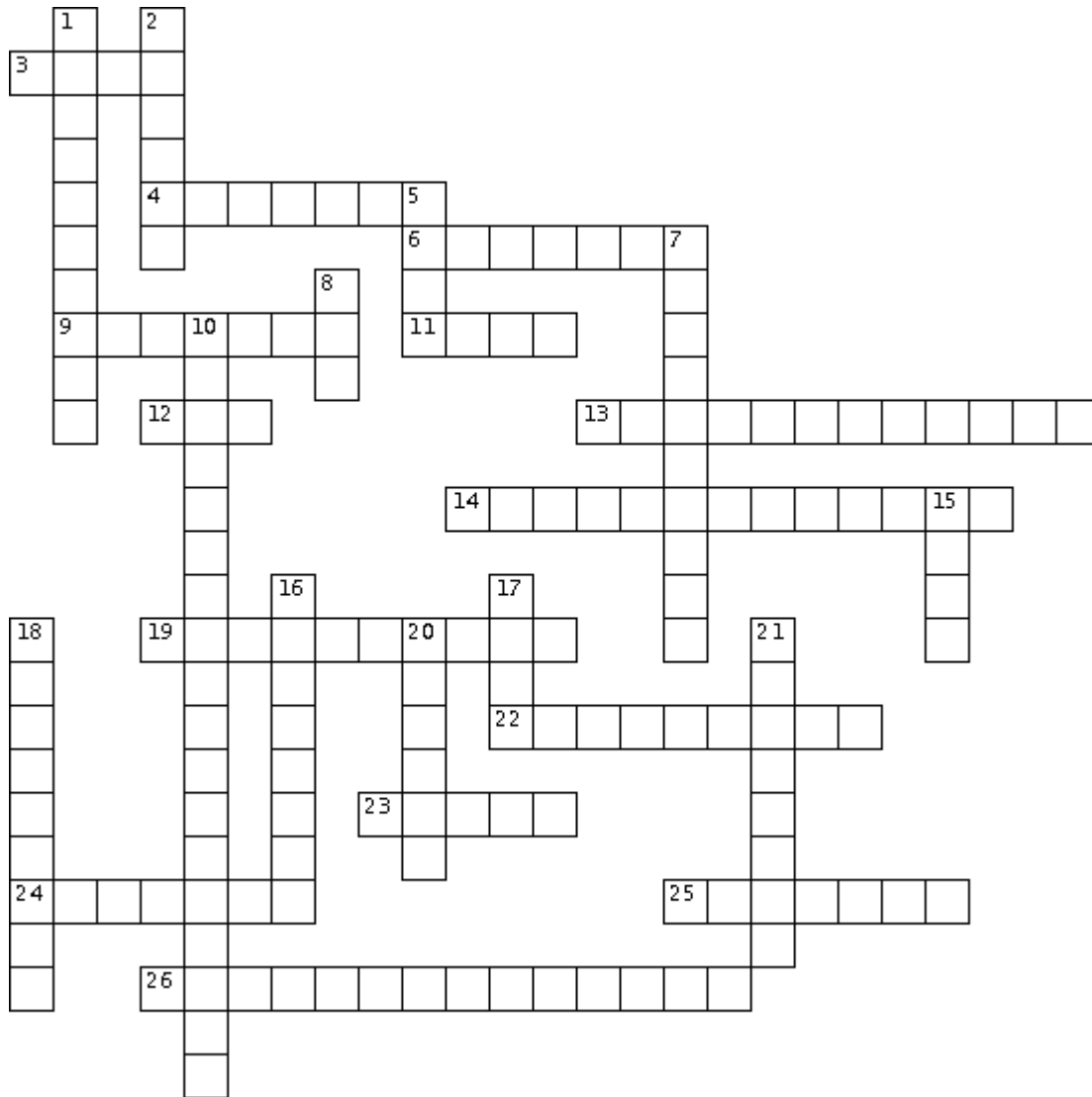


**The Meaning of Borrowing**

- Complete the puzzle below
- All words are related to banking and borrowing



## Across

- 3 You will not be charged interest on your credit card if you have a \_\_\_\_\_ balance
- 4 \_\_\_\_\_ credit card payments can lead to a poor credit rating
- 6 Sometimes, getting some cash simply involves accessing your \_\_\_\_\_
- 9 It is becoming more common for credit cards to offer \_\_\_\_\_ for using them such as Air Miles or points for free merchandise
- 11 Another way for saying annual interest is the interest rate paid per \_\_\_\_\_
- 12 A full time \_\_\_\_\_ is often seen by credit companies as an advantage when applying for a credit card
- 13 A \_\_\_\_\_ may be a good option for you if you would like to have an amount of cash available to you for spending
- 14 When you put all of your debt together into one loan, you are \_\_\_\_\_ your debt
- 19 Sometimes if individuals do not pay their bills, wages could be \_\_\_\_\_
- 22 Car loans, loans to consolidate debt, and lines of credit are all considered to be \_\_\_\_\_ loans
- 23 When making a borrowing decision, you will need to \_\_\_\_\_ your borrowing options
- 24 It is important to have a working knowledge of \_\_\_\_\_ when you are dealing with calculations related to borrowing
- 25 \_\_\_\_\_ your limitations is always best when it comes to spending money
- 26 It will cost you a lot in interest if you continue to make only the \_\_\_\_\_ on your credit card

## Down

- 1 Be sure to watch out for the fees associated with \_\_\_\_\_ before you use ATM machines all of the time
- 2 If you don't have enough money in your account, you might have to \_\_\_\_\_ it
- 5 One of the conveniences of a debit card is that it is relatively \_\_\_\_\_ to use
- 7 Spreadsheets are just one form of \_\_\_\_\_ which help you to make interest calculations quickly and accurately
- 8 You are only able to \_\_\_\_\_ your credit card until you reach your allowed limit
- 10 Number of years it takes to repay the mortgage loan
- 15 Try to borrow in cases of \_\_\_\_\_ instead of cases of WANT
- 16 The \_\_\_\_\_ rates on credit cards can sometimes exceed twenty percent!
- 17 There are ALWAYS \_\_\_\_\_ associated with borrowing, so do not be fooled by certain advertising
- 18 the amount of money actually borrowed
- 20 Be aware of \_\_\_\_\_ costs, which may result if you do not make a loan payment on time
- 21 A common \_\_\_\_\_ asked when applying for a loan is whether or not you can foresee any problems with making a particular loan payment