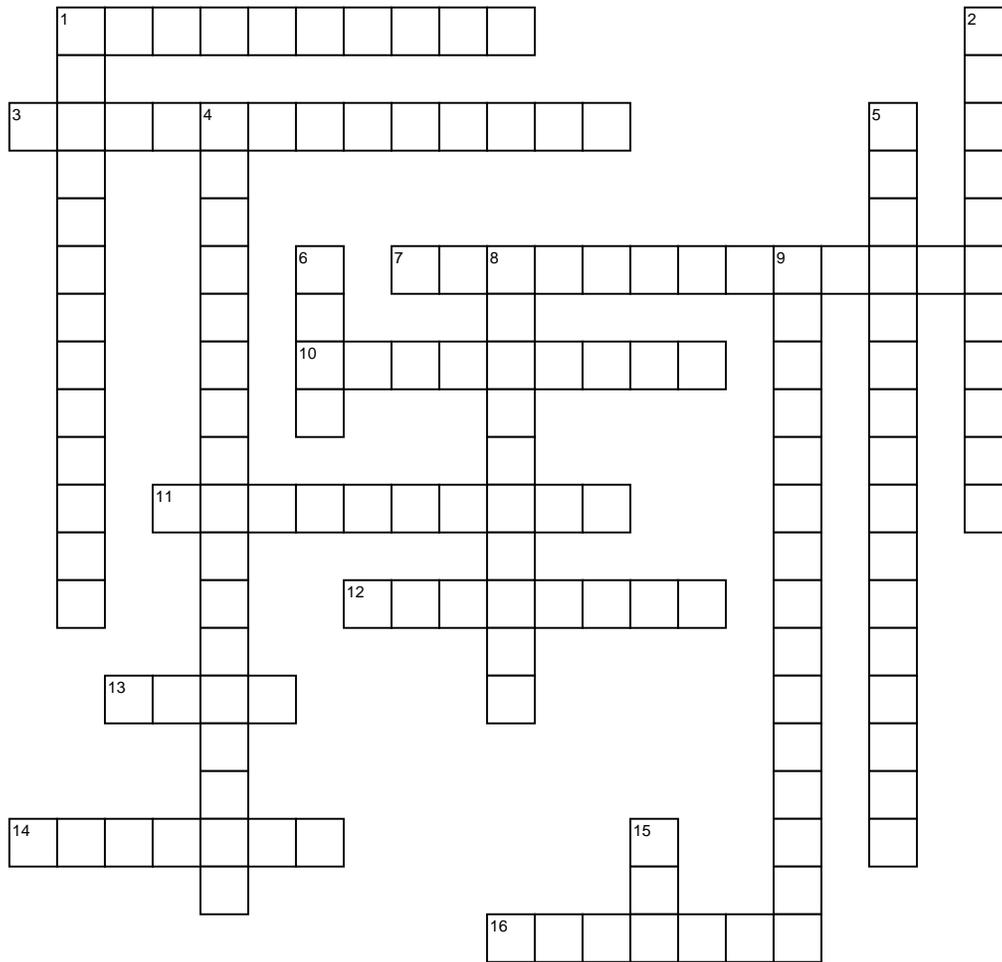


# Your Credit Report



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## ACROSS

- 1 Assets pledged to pay off a debt if payments are not made according to the contract; also called security
- 3 Agreement to pay after you receive a service; examples include cell phone use or utilities (2 words)
- 7 Loan for which collateral, such as a house or automobile has been pledged (2 words)
- 10 A trait of creditworthiness that shows a responsible attitude toward paying debt
- 11 Accounts past due, required payment not made to creditor
- 12 The ability to repay a loan from present income
- 13 This Act established fair and transparent practices in the credit card market
- 14 A request by a business, a potential lender, to review your credit history
- 16 The failure to meet a financial obligation

## DOWN

- 1 A record of your credit performance, how you pay back creditors (2 words)
- 2 A number representing your creditworthiness, based on factual information in your credit file (2 words)
- 4 A loan of a specified amount, the contract issued tells the amount of purchase, the total finance charge, and the amount of each payment (2 words)
- 5 The ability of a consumer to receive approval for the use of credit from an establishment to which they apply (2 words)
- 6 Fair Isaac and Company, a credit score (number) between 300 and 850 that summarizes your credit risk
- 8 A credit card which requires full payment of the bill each month; no interest is charged (2 words)
- 9 A credit agreement that allows consumers to pay all or part of the outstanding balance on a loan or credit card (2 words)
- 15 Credit Reporting Agency or credit bureau, a for-profit company that collects, stores, and distributes information about a consumer's payment habits