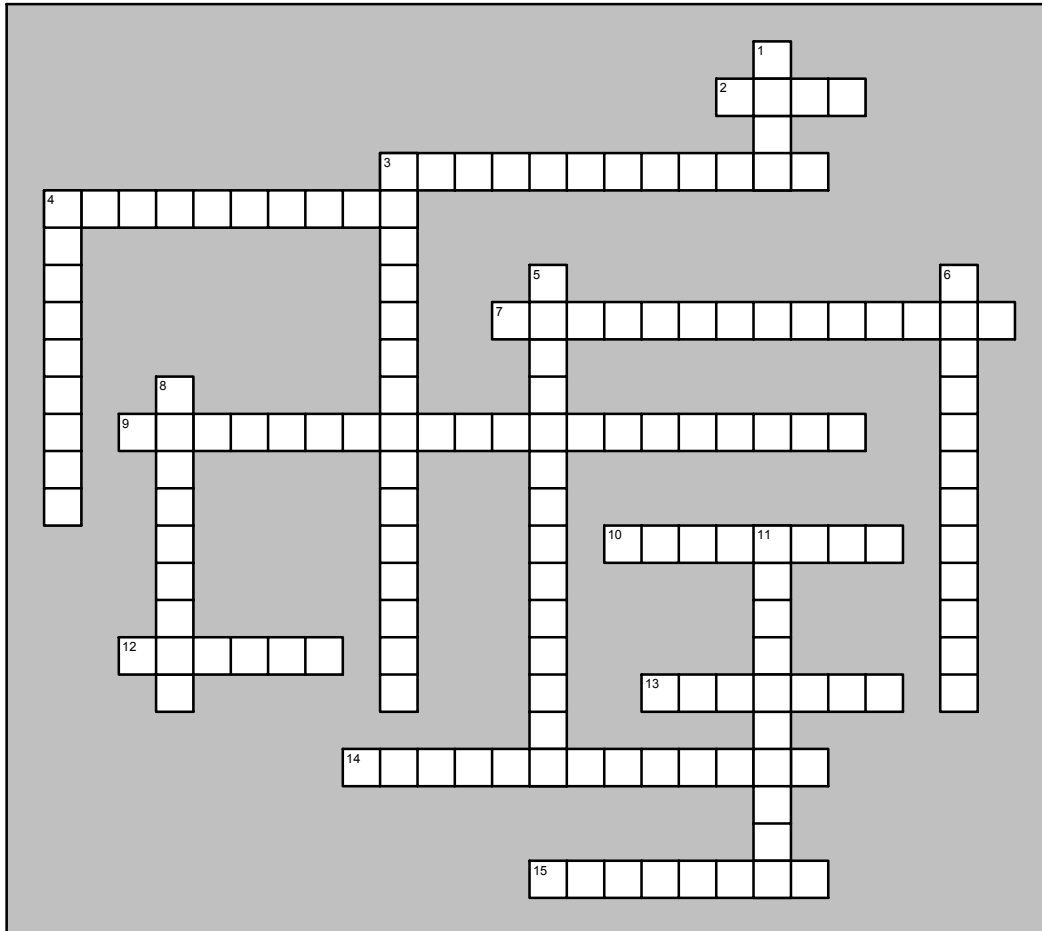


Chapter 6: Introduction to Consumer Credit**Across**

2. Bans discrimination in the extension of credit on the basis of race, color, age, sex, marital status, and other factors (abbreviation).
3. A reporting agency that assembles credit and other information about consumers.
4. A valuable asset that is pledged to ensure loan payments.
7. The use of credit for personal needs (except a home mortgage).
9. A prearranged loan from a bank for a specified amount; also called a bank line of credit.
10. The borrower's financial ability to meet credit obligations.
12. An arrangement to receive cash, goods, or services now and pay for them in the future.
13. The borrower's assets, or net worth.
14. A line of credit in which loans are made on a continuous basis and the borrower is billed periodically for at least partial payment.
15. A periodic charge for the use of credit.

Down

1. Sets procedures for promptly correcting billing mistakes, refusing to make credit card payments on defective goods, and promptly crediting payments (abbreviation).
3. One-time loans that the borrower pays back in a specified period of time and in payments of equal amounts.
4. The borrower's attitude toward his or her credit obligations.
5. A loan based on the current market value of a home less the amount still owed on the mortgage.
6. The dollar amount, which may or may not be borrowed, that a lender makes available to a borrower.
8. Electronically subtracts the amount of a purchase from the buyer's account at the moment the purchase is made.
11. The general economic conditions that can affect a borrower's ability to repay a loan.