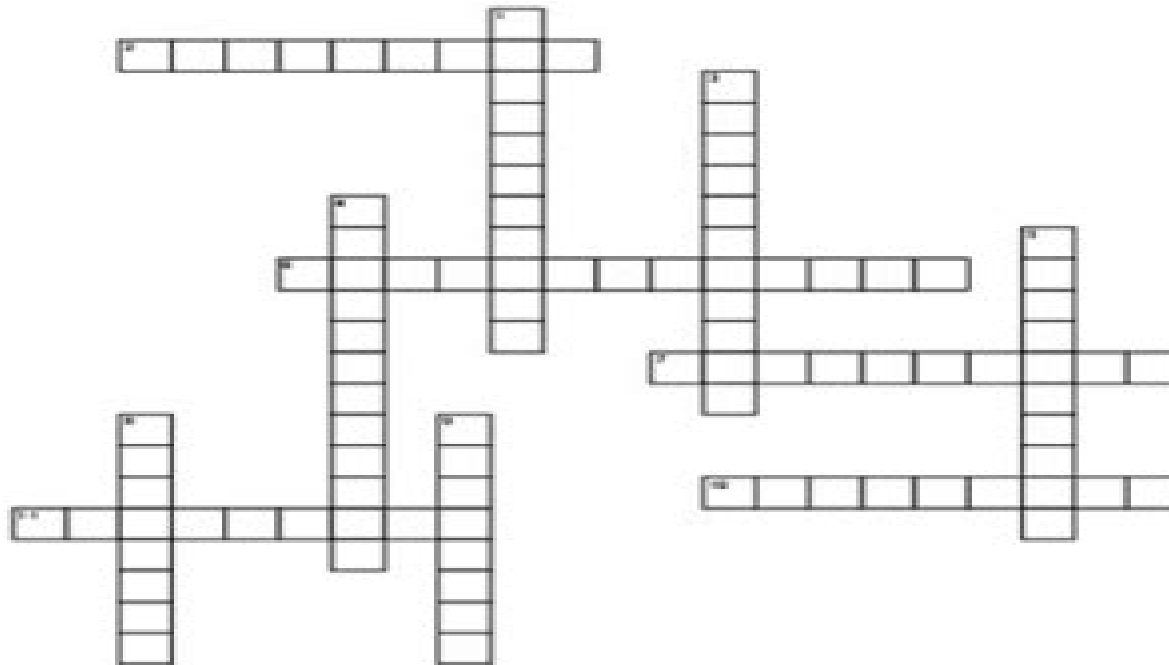


Know Your Finances



Across

- [2] A person who offers loans at extremely high interest rates, and generally operates outside the law.
- [6] A record of how you use credit, such as when you've applied for it, whether you've paid it back.
- [7] You can borrow up to a certain amount by spending on this.
- [10] A card that allows you to spend money directly from your current account, usually issued by banks.
- [11] Lets you borrow money through your current account by taking out more money than you have in the account.

Down

- [1] A non-profit organization run by volunteer members to help people save and borrow money at low rates of interest.
- [3] A tool used by lenders to help determine whether you qualify for a particular credit card, loan, mortgage or service.
- [4] You borrow a fixed amount from a bank and you repay it (usually) in set monthly instalments.
- [5] An amount of money lent at a very high rate of interest on the agreement that it will be repaid when the borrower receives their next wages.
- [8] The charge for borrowing money, normally expressed as a percentage.
- [9] This when you borrow a large amount of money, usually over a very long period of time, to buy a property or a piece of land.

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