



CREDIT SCORE



WORD SEARCH

What is a Credit Score?

A credit score is a number between 300 and 850 that lenders use to determine a borrower's reliability.

Directions

Find the words related to credit scores hidden in the puzzle. *Hint: Words are hidden ↓ → ↘.*

D C D G A M B O R R O W E R O G D C
 E A S A D M S E T T L E M E N T E O
 L R U R A K O W B R P L X A M F B L
 I D B N X P H R I V P Y J S H R T L
 N H P I B D R U T V U N E S I J C E
 Q O R S A I N Q U I R Y O E U J D C
 U L I H D G Y C Z Y Z H S T D U F T
 E D M M C H A R G E B A C K C K R I
 N E E E X I N T E R E S T P I V A O
 C R W N D E F A U L T E F I C C U N
 Y M A T Q O L O A N B C R S O P D S
 I E Q U I T Y D T I F I C O C N B D

AMORTIZATION

APR

ASSET

BORROWER

CARDHOLDER

CHARGEBACK

COLLECTIONS

DEBT

DEFAULT

DELINQUENCY

DTI

EQUITY

FICO

FRAUD

GARNISHMENT

INQUIRY

INTEREST

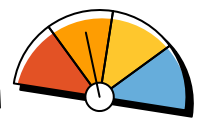
LOAN

SETTLEMENT

SUBPRIME



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Answer Key

D	C	D	G	A	M	B	O	R	R	O	W	E	R	O	G	D	C
E	A	S	A	D	M	S	E	T	T	L	E	M	E	N	T	E	O
L	R	U	R	A	K	O	W	B	R	P	L	X	A	M	F	B	L
I	D	B	N	X	P	H	R	I	V	P	Y	J	S	H	R	T	L
N	H	P	I	B	D	R	U	T	V	U	N	E	S	I	J	C	E
Q	O	R	S	A	I	N	Q	U	I	R	Y	O	E	U	J	D	C
U	L	I	H	D	G	Y	C	Z	Y	Z	H	S	T	D	U	F	T
E	D	M	M	C	H	A	R	G	E	B	A	C	K	C	K	R	I
N	E	E	E	X	I	N	T	E	R	E	S	T	P	I	V	A	O
C	R	W	N	D	E	F	A	U	L	T	E	F	I	C	C	U	N
Y	M	A	T	Q	O	L	O	A	N	B	C	R	S	O	P	D	S
I	E	Q	U	I	T	Y	D	T	I	F	I	C	O	C	N	B	D



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Glossary

APR – Annual percentage rate charged on a loan or credit card.

Amortization – Paying down debt with regular payments.

Asset – Goods owned by someone that provides value.

Borrower – A person who is issued a loan under the agreement to pay it back plus interest.

Cardholder – Someone with either a credit or debit card.

Collections – An organization hired to collect debts.

Chargeback – A charge returned to a buyer after a disputed transaction.

Loan – A borrowed sum of money with the agreement to pay it back plus interest.

Default – Missed payments on debt according to the initial agreement.

Debt – Money that's owed.

DTI – Debt to income ratio that compares someone's debt payment to their income.

Delinquency – Failure to pay back an agreed-upon amount of a loan.

Equity – Owning assets that have debts attached to them.

FICO – A data analysis company whose main offering is credit scoring services.

Fraud – Deceiving an institution or organization for financial gain.

Garnishment – Legal process to collect wages or property of someone to compensate for debt.

Inquiry – A credit check by a legally permitted request.

Interest – Money repaid at an agreed-upon rate.

Settlement – Negotiating with creditors in order to resolve a debt.

Subprime – Borrowers with a poor credit history.