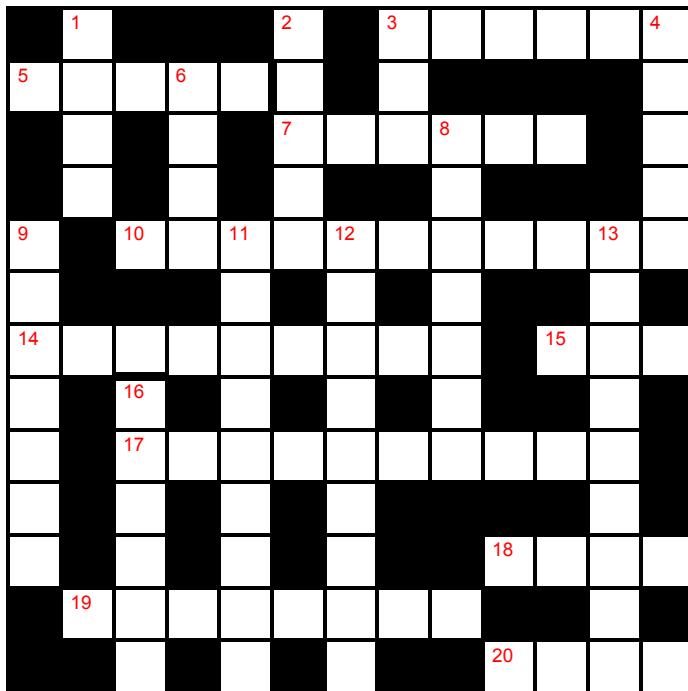


Debt management _13x13_ 2008-10-10

B.B. Huria



Across

- 3 APR stands for _____ Percentage Rate (6)
- 5 Investor with a pessimistic market outlook (5)
- 7 A guarantee that an obligation will be met (6)
- 10 Total payments due on loans (repayments plus interest) (4,7)
- 14 A predetermined and certain rate of interest applied to the principal (5,4)
- 15 It is calculated as a percentage by dividing the total capital into earnings before interest, taxes, or dividends are paid

(3)

- 17 'P' in 'APR' stands for _____ (10)
- 18 The right to take another's property if an obligation is not discharged (4)
- 19 A third person who signs for a loan and assumes equal liability for it (8)
- 20 Relinquish possession or control over (4)

Down

- 1 An amount of money owed to another, a creditor (4)
- 2 Anything owned that has a cash value (5)
- 3 Cost of carrying a balance on a loan
- 4 expressed as an annual percentage (3)
- 6 A contract granting use or occupation of property during a specified time for a specified payment (5)
- 7 'A' in 'APR' stands for _____ (4)
- 8 Amount given by one person to another to bind a contract (7)
- 9 Failure to meet the terms of a credit agreement (7)
- 11 A borrowing with a poor credit rating (3,6)
- 12 The monthly bill from a credit card issuer that describes and
- 13 A loan or credit sale agreement in which the amounts advanced, plus interest and costs, are to be repaid in full over a definite time (6-3)
- 16 A contract that conveys right, but not obligation, to buy or sell an item at a certain price at a particular date (6)
- 17 summarizes the activity on an account (9)