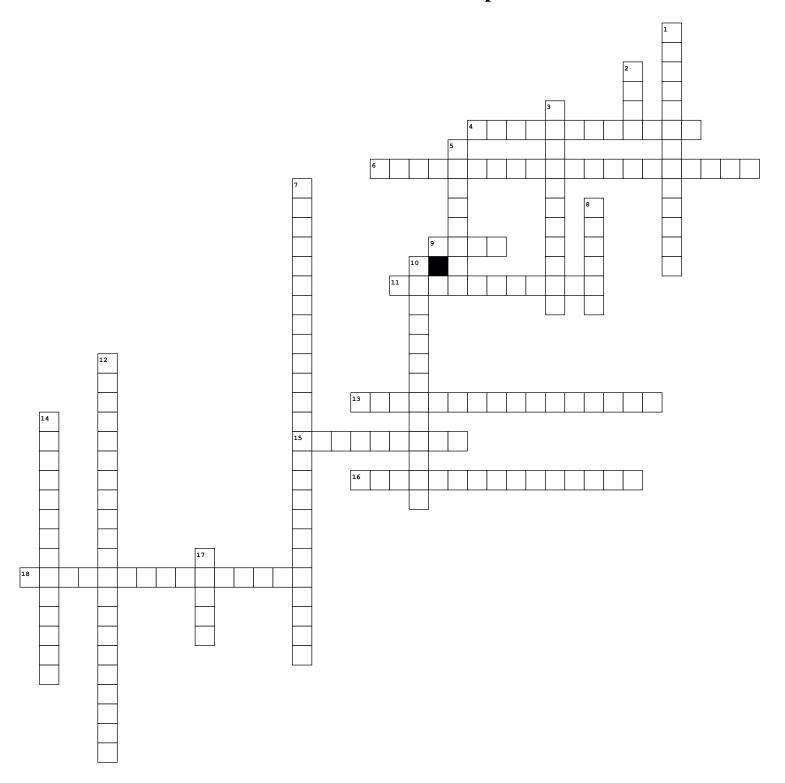
## LIFE SKILLS WORKSHOP PUZZLE

Credit Bureaus
Excellent
Security deposit
Interest rate
Unsubsidized loan
Good
Direct Deposit
Annual Percentage Rate
Subsidized loan
Income driven repayment plan
Fair
Lease
Rental agreement
Landlord
Budget
Grace period
Credit score

**WORDS:** 

Standard Repayment plan

## Life Skills Workshop



## Across

- **4.** interest charged on the principal loan amount usually your balance
- **6.** The price you pay to borrow money each month; this happens when you carry a balance and the interest; also known as apr.

## Down

- 1. electronic payments directly into your bank account
- **2.** credit score of 580-669
- **3.** you do not have to pay interest for a while; however, you pay a greater interest rate.

- **9.** credit score of 670-739
- **11.** A number assigned to a person that let's a lender know how well you can pay the loan back
- **13.** My loans are based on your colleges cost of attendance minus other FA(grants and scholarships).
- **15.** credit score of 740-799
- **16.** This protects my property owner if I have damaged anything or violate my lease or rental agreement
- **18.** Agreement between tenant and property owner on how much rent, when due, forms of payment and late fees. Your time with me is short termed

- **5.** I own the property and will allow you to use it for a fee
- I will charge you based upon your income and family size
- **8.** An estimation of salary versus expenses for a future period
- **10.** If you want to find out about your credit score look for me at Transunion, Equifax and Experian.
- 12. I will charge you a fixed amount every month
- **14.** I do not accrue interest while you are in school at least half time or during deferment period. I give out loans based on financial need.
- **17.** a lawful agreement between tenant and property owner for a minimum of 1 year