## CREDIT MATCHING REVIEW—KEY

- 1. D The cost of a loan over a full year, expressed as a percentage.
- 2. G Assets in the form of cash and securities available to spend and invest.
- 3. O Ability to fulfill obligations evidenced by diligence at work and prospects of continuing employment or income.
- 4. M Credit you receive when you borrow cash and pay it back later.
- 5. N The quality of one's reputation or name; financial or economic trustworthiness.
- 6. A Security for a loan in case the borrower cannot pay back the amount borrowed.
- 7. F A person who guarantees to pay a debt if the person who obtained the loan cannot do so.
- 8. K A private corporation that is a clearing house for consumer credit information.
- 9. H Creditor's evaluation of a debtor's willingness and ability to pay debts based on past performance.
- 10. B The total dollar amount that it costs a consumer to use credit.
- 11. I Price paid for the use of rented or borrowed money.
- 12. J The original amount of a loan on which interest is based.
- 13. E A type of credit that allows the purchase of products or services with the agreement that the balance will be paid in full or that a finance charge will be paid on the unpaid balance.
- 14. C Used to purchase goods or services in exchange for a promise to pay for them later.
- 15. L Credit given for a service one receives, like using the telephone.