

Answers to the Credit Wise Crossword

Down

1. The average balance carried by _____ students is \$2,700. Graduate students carry more than \$4,700. (These totals do not include student loan debt.) **Undergraduate**
3. Tragically, students have committed _____ because they racked up so much debt and saw no way out. **Suicide**
5. Some employers check your credit _____ to make sure you're responsible and they're not hiring someone with loads of debt. **Report**
6. One credit card with a low limit can help you build a credit _____ if you use it very wisely. (Talk with your parents first, though.) **History**
9. If you get a credit card, you should use it for emergencies, not for a _____ at your favorite store. **Sale**
13. By charging \$500 and paying the minimum each month (at 18% interest), you'll end up paying \$365 in interest alone. And it will take you _____ years to pay it off! **Seven**

Across

2. Credit card companies, other financial institutions, and financial management groups provide _____ about handling debt on their websites. **Information**
4. Many students think they can pay off their credit cards after they _____ and get good jobs. **Graduate**
7. Credit card companies may be _____ colleges and universities for the opportunity to speak with you. **Paying**
8. Every time someone checks your credit history, it _____. The more times people check your history, the worse your history looks. **Shows**
10. Richard Manning, expert on credit card debt, says credit cards are as dangerous to college students as _____ or sexually transmitted diseases. **Alcohol**
11. Sometimes students have to _____ school to work off their credit card debt. **Quit**
12. Credit card companies use low interest rates (_____ rates), free stuff, and easy application processes to entice students to sign up. **Teaser**