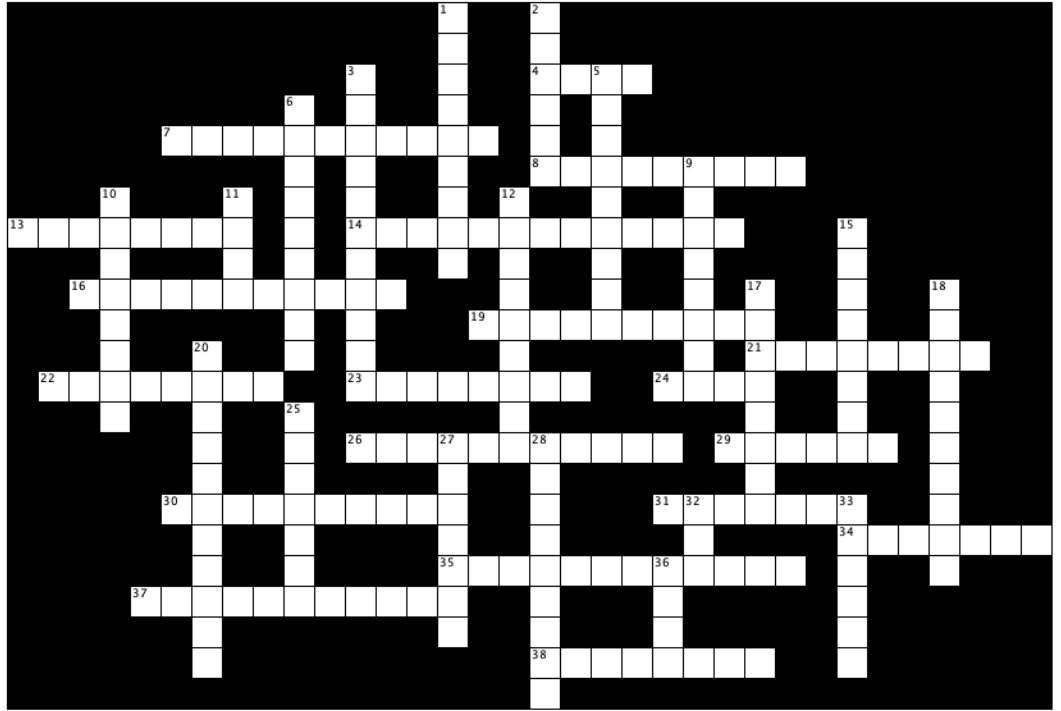


**ACROSS**

- 4. Big, often national conventional financial entity licensed to hold client deposits in accounts and make loans
- 7. Number between 300 and 850 that represents your likelihood of paying down debts— it's easy to tank and most payments to predatory lenders do not improve it!
- 8. The act of paying back money borrowed from a lender
- 13. It's taken out when borrowing from a lender to finance the purchase of a vehicle
- 14. Category of non-essential expenses based around one's "wants" (can be cut if needed)
- 16. The determination that you're qualified to receive certain credit before you apply for it
- 19. The provision of medical services, including access to doctors and medicine— also a large expense that keeps you alive and healthy!
- 21. In finance, the moving of money from one account to another
- 22. It's misleadingly advertised as flexible, but actually it's an unsecured personal line of credit that often traps those who must take one out
- 23. Items or services requiring the spending of money – some reflect your "needs," others your "wants"— they're important parts of your budget
- 24. Monthly payment to a landlord for housing
- 26. The process of developing a short- or long-term action plan to work towards an ambition—use the S.M.A.R.T. method to make good ones!
- 29. Tennessee county on the South Cumberland Plateau, home of BetterFi
- 30. The "original" predatory financial instrument, borrowed theoretically to support unexpected expenses and get you to your next paycheck — the 460% APR often traps those who take one out
- 31. The money set aside to "pay yourself" for use on future expenses— you'll be glad you have these if you get sick or have a sudden car repair bill!
- 34. In finance, the accumulation of interest over time while money remains borrowed
- 35. The charge for borrowing money, usually expressed as a percentage of the amount borrowed— BetterFi's is a fraction of that of predatory lenders
- 37. Non-profit financial entity similar to a bank that is owned by its members
- 38. Someone with whom you share a house or living space



**DOWN**

- 1. A recurring expense paid to a company to cover otherwise larger single costs of certain health, home, and car expenses, among others
- 2. Older term for one who owes money to a lender because they took out a loan— you can no longer go to prison for being a bad one
- 3. Short-term loan offered theoretically to get your pay early at an APR north of 260%— often becomes a predatory high-interest debt trap when you rely on it again and again
- 5. A type of organization determined to be exempt from taxes under IRS Code 501(c)(3) because it has an "exempt" primary purpose that is not just "making money" (BetterFi is one)
- 6. It's borrowed from a lender, usually has an astronomical APR, and requires collateral that can be seized if the loan isn't repaid (usually a car)
- 9. A loan taken out to finance the purchase of a home or property— often considered a "positive" form of credit since property usually appreciates in value
- 10. Individual that receives money from a lender and is responsible for paying it back over time
- 11. Acronym for a federal food insecurity program colloquially known as "food stamps"
- 12. The Volunteer State, also the state where payday loans originated!
- 15. Having no access to a personal bank account
- 17. Nonprofit committed to ending predatory loans in TN!
- 18. Piece of plastic that allows you to borrow a specific amount of money each month to be periodically repaid
- 20. One-time lump sum due when making a big purchase like a car or house
- 25. You \_\_\_ on a loan when you fail to repay a loan according to its terms, which negatively affects your credit score and access to future loans
- 27. Allowing people to borrow money with the expectation that the amount will be repaid over time, often with additional interest and fees
- 28. Yearly filing due in April that dictates the amount of money to be paid to the IRS or repaid to the filer — BetterFi helps people submit these for free!
- 32. Acronym that represents the cost, including all interest and fees, you'll pay back over the course of a year (as a percentage of the original loan)— it gives away the hidden cost of predatory loans
- 33. What an employer pays you for your work
- 36. Duration of a loan's repayment period (predatory loans have short ones that can roll over if you're not careful!)