WORD SCRAMBLE: TERM CARDS

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| --- | --- |
| **loan** | **lender** |
| **credit score**  | **default** |
| **debt to income ratio** | **creditworthiness** |
| **occupation** | **loan officer** |
| **risk** | **debt collection** |
| **collateral** | **predatory loan practices** |

WORD SCRAMBLE: SCRAMBLED TERM CARDS

|  |  |
| --- | --- |
| **noal** | **nredel** |
| **dreict ecsor** | **ufaledt** |
| **edbt ot cnmoie itrao** | **rdeitowncshties** |
| **pcuotoinca** | **nalo fricfeo** |
| **ksri** | **edtb olcelcoint** |
| **tclaolarel** | **daerptyor noal ceitscarp** |

WORD SCRAMBLE: DEFINITION CARDS

|  |  |
| --- | --- |
| A sum of money borrowed from a lender that must be repaid with interest over a specified period. | An individual or institution (like a bank or credit union) that provides loans to borrowers and expects repayment with interest. |
| A numerical rating (usually between 300 and 850) that reflects a person's creditworthiness based on their credit history and financial behavior. | Failure to repay a loan as agreed, which can lead to penalties, damage to credit, and legal action by the lender. |
| The percentage of a person’s monthly income that goes toward paying debts, used by lenders to assess the borrower’s ability to manage loan payments. | A measure of how likely a borrower is to repay a loan based on their financial history, income, and other factors. |
| A person’s job or profession, which is often considered by lenders when assessing the borrower’s income stability. | A representative of a lending institution who evaluates, approves, or denies loan applications based on the borrower’s financial situation. |
| The chance that a borrower will not repay a loan, resulting in financial loss for the lender. | The process of pursuing payments from borrowers who have defaulted on their loans, often involving collection agencies or legal actions. |
| Assets pledged by the borrower (such as a car or house) to secure a loan, which the lender can seize if the loan is not repaid. | Unethical lending practices that impose unfair or abusive terms on borrowers, often targeting vulnerable individuals with high interest rates and hidden fees. |