

## WORD SCRAMBLE: TERM CARDS

|                             |                                 |
|-----------------------------|---------------------------------|
| <b>loan</b>                 | <b>lender</b>                   |
| <b>credit score</b>         | <b>default</b>                  |
| <b>debt to income ratio</b> | <b>creditworthiness</b>         |
| <b>occupation</b>           | <b>loan officer</b>             |
| <b>risk</b>                 | <b>debt collection</b>          |
| <b>collateral</b>           | <b>predatory loan practices</b> |

## WORD SCRAMBLE: SCRAMBLED TERM CARDS

|                             |                                 |
|-----------------------------|---------------------------------|
| <b>noal</b>                 | <b>nredel</b>                   |
| <b>dreict escor</b>         | <b>ufaledt</b>                  |
| <b>edbt ot cnmoie itrao</b> | <b>rdeitowncshties</b>          |
| <b>pcuotoinca</b>           | <b>nalo fricfeo</b>             |
| <b>ksri</b>                 | <b>edtb olcelcoint</b>          |
| <b>tclaolarel</b>           | <b>daerptyor noal ceitscarp</b> |



## WORD SCRAMBLE: DEFINITION CARDS

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

