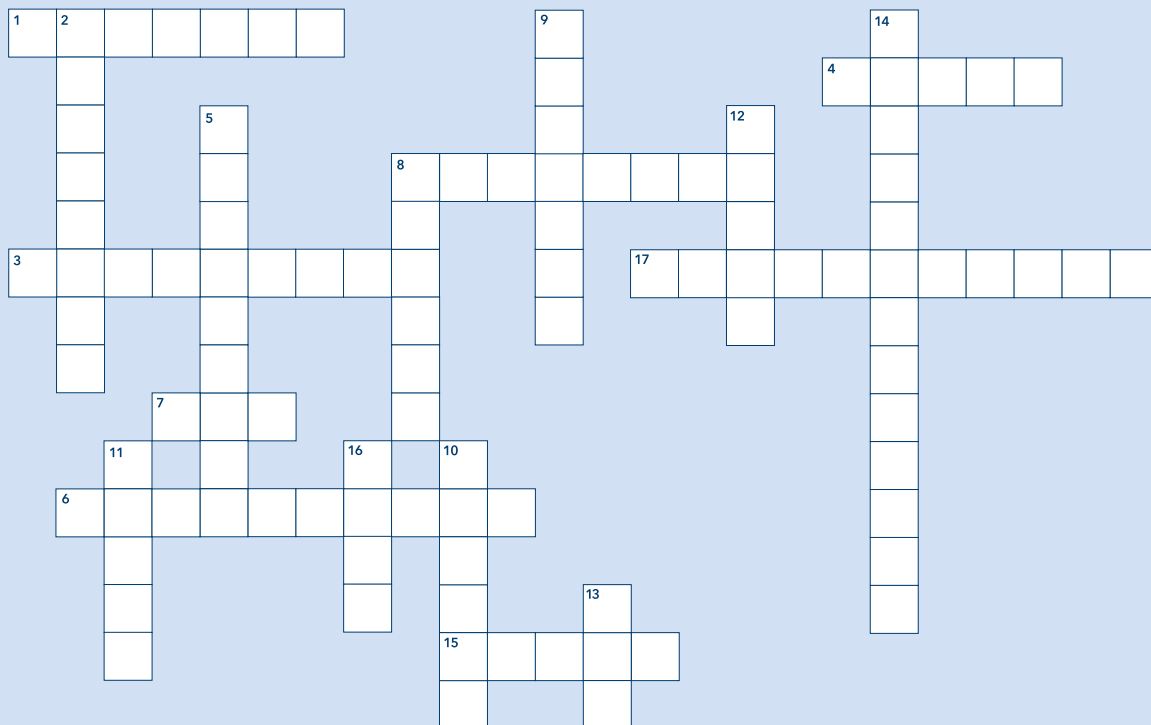


OneMain Financial.
LENDING DONE HUMAN



ACROSS

1. A _____ cycle for a credit or loan account refers to the number of days between statements.
3. The process of moving one or more debts to a new loan or changing the terms of an existing loan.
4. Net _____ is the value of everything you own (house, car, bank accounts) subtracted by the amounts that you owe (mortgage, credit card debt, student loan debt).
6. An asset or property that a borrower pledges to a lender to secure the repayment of a loan.
7. The abbreviation for Annual Percentage Rate.
8. A person, other than the primary borrower, who signs a credit or loan application with the primary borrower.
15. The type of interest rate that won't change throughout the life of the loan.
17. A type of loan for a specific amount of money that is repaid with interest through a series of fixed monthly payments.

DOWN

2. _____ rate is a percentage of the principal balance charged by a loan or credit provider for lending money.
5. The _____ balance refers to the unpaid portion of a loan or credit account excluding interest and other fees.
8. Your _____ score, which predicts how likely you are to pay back a loan on time, is created using information from your credit report.
9. The _____ amount due is a monthly payment that a borrower needs to pay to keep their account current and avoid late fees.
10. A _____ amount is the total dollar amount that must be paid to close a debt.
11. OneMain offers personal and auto _____.
12. _____ income is your total income before taxes or deductions are taken out.
13. _____ income is the money you take home after taxes and deductions.
14. Debt _____ is a type of debt refinancing that involves taking out a new loan to pay off one or more other outstanding debts.
16. The length of time in months or years which the borrower agrees to repay the loan.