

Write the letter of the correct match next to each problem.

1.	q	term	a.	an agreement with a bank that allows you to withdraw more money from an account than you have in it
2.	h	PIN	b.	failure to repay a loan
3.	b	default	c.	an item of economic value owned by an individual that could be converted to cash
4.	n	cash advance	d.	$I = Prt$
5.	p	full-service banking	e.	an agreement in which a borrower receives something of value, and agrees to pay for it later
6.	a	overdraft protection	f.	banking that is done over the internet; by telephone; or ATM
7.	o	principal	g.	an item of value pledged by a borrower to secure a loan
8.	f	self banking	h.	a secret number (password) to help protect your identity
9.	j	Rule of 72	i.	an approved loan amount that you can draw on as needed, with interest
10.	k	down payment	j.	an estimate of the time it takes to double the investment
11.	s	transaction	k.	a partial payment sometimes required at the time of purchase

12.	d	simple interest	l.	money earned on an investment or a fee paid for borrowing money
13.	i	interest	m.	the time between calculations of interest
14.	t	compound interest	n.	a withdrawal of cash from an ATM or bank teller charged to a credit card
15.	m	compounding period	o.	the original amount invested or borrowed
16.	i	line of credit	p.	banking that is done with the help of a teller
17.	v	loan	q.	the time in years for an investment or loan
18.	w	payday loan	r.	the total amount of interest paid to borrow a sum of money
19.	u	amortization period	s.	any activity recorded on your bank statement (cash withdrawal, deposit, money transfer, bill payment, etc)
20.	g	collateral	t.	the interest paid on the principal PLUS interest
21.	e	credit	u.	the time required to pay back a loan
22.	c	asset	v.	money that is borrowed for a specific term, to be paid back with interest
23.	r	finance charge	w.	a small, short-term loan with a high interest rate intended to cover the borrower's expenses until their next pay day