

CHAPTER 4

ACTIVITY

OBJECTIVE

The purpose of this activity is for students to see how making minimum payments on a credit card is very costly. Students will analyze the payment history of a person making minimum payments and calculate the additional cost in interest.

Making the Minimum

Teacher Directions

Hand out the student activity sheet and minimum payment schedule. Students will read the scenario and analyze data to answer the problems.

Answers

1. \$1,119.57
2. 154 months of payments \div 12 months = 12 years, 10 months
3. Month 90 (\$3.68) to month 91 (\$3.71)
4. Add interest paid for months 1-12 = \$164.45 \div (minimum payments for months 1-12 = \$259.65) = 63.33%
5. Month 111 \$5.08 principal vs. \$4.92 interest
6. Yes. \$10.00 month 90-153 the payment stays at \$10.00
7. Yes, monthly interest paid the first month (\$14.41) \div original balance (\$910) * 12 (to convert to annual rate) = 19%

Foundations In Personal Finance Chapter Making The Minimum

Michael Hoelscher



Foundations In Personal Finance Chapter Making The Minimum:

Unveiling the Power of Verbal Beauty: An Mental Sojourn through **Foundations In Personal Finance Chapter Making The Minimum**

In a world inundated with displays and the cacophony of immediate communication, the profound energy and emotional resonance of verbal art frequently disappear in to obscurity, eclipsed by the regular assault of sound and distractions. Yet, located within the lyrical pages of **Foundations In Personal Finance Chapter Making The Minimum**, a fascinating perform of literary beauty that pulses with natural emotions, lies an unique journey waiting to be embarked upon. Published by way of a virtuoso wordsmith, that magical opus manuals viewers on a psychological odyssey, delicately exposing the latent possible and profound impact stuck within the delicate internet of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is central styles, dissect their charming publishing design, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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