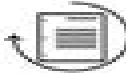




how much does it really cost? answer key



directions

Answer the following questions. You'll see for yourself how much items bought with credit can actually cost.

questions

José wants to buy a stereo for \$650 and pay for it using a credit card that has an Annual Percentage Rate of 19.85% and a periodic interest rate of 1.65%.

If José pays the minimum monthly payment of \$21.45:

1. How long will it take him to pay for the stereo? *42 months*
2. What is the total amount José will pay for the stereo? *\$887.44**
3. What is José's total cost of using credit? *\$237.44**

If José makes monthly payments of \$60:

4. How many months will it take for José to pay off the stereo? *12 months*
5. What is the total amount José will pay for the stereo? *\$709.14*
6. What is José's total cost of using credit? *\$59.14*

Patty took a cash advance of \$1,500. Her new credit card, as a special promotion, charges an Annual Percentage Rate of 5.9% and a periodic interest rate of .4917% for the first six months. After the first six months, an Annual Percentage Rate of 21% and a periodic interest rate of 1.75% apply. The transaction fee for cash advances is 3% of the cash advance with a minimum fee of \$5.00 and a maximum fee of \$35.00.

If Patty makes monthly payments of \$60.50:

7. How long will it take Patty to pay for the cash advance? *31 months*
8. What is the total amount Patty will end up paying for the cash advance? *\$1,870.52*
9. How much interest and fees will Patty pay? *\$370.52*

If Patty pays the cash advance back at a rate of \$120 per month:

10. How long will it take Patty to pay for the cash advance? *14 months*
11. What is the total amount Patty will end up paying for the cash advance? *\$1,637.87*
12. How much interest and fees will Patty pay? *\$137.87*

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Y Pai



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Table of Contents Money Skills Org Answers Key

1. Understanding the eBook Money Skills Org Answers Key
 - The Rise of Digital Reading Money Skills Org Answers Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Money Skills Org Answers Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Money Skills Org Answers Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Money Skills Org Answers Key
 - Personalized Recommendations
 - Money Skills Org Answers Key User Reviews and Ratings
 - Money Skills Org Answers Key and Bestseller Lists
5. Accessing Money Skills Org Answers Key Free and Paid eBooks
 - Money Skills Org Answers Key Public Domain eBooks
 - Money Skills Org Answers Key eBook Subscription Services
 - Money Skills Org Answers Key Budget-Friendly Options
6. Navigating Money Skills Org Answers Key eBook Formats

- ePub, PDF, MOBI, and More
- Money Skills Org Answers Key Compatibility with Devices
- Money Skills Org Answers Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Money Skills Org Answers Key
 - Highlighting and Note-Taking Money Skills Org Answers Key
 - Interactive Elements Money Skills Org Answers Key
- 8. Staying Engaged with Money Skills Org Answers Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Money Skills Org Answers Key
- 9. Balancing eBooks and Physical Books Money Skills Org Answers Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Money Skills Org Answers Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Money Skills Org Answers Key
 - Setting Reading Goals Money Skills Org Answers Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Money Skills Org Answers Key
 - Fact-Checking eBook Content of Money Skills Org Answers Key
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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