

## 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 ÷ 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 ÷ (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) ÷ original balance (\$910) \* 12 (to convert to annual rate) = 19%

# Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key

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