

Minimum Payments Mean Costly Consequences

by LARRY A. MCDONALD

Editorial

Robert Irby

Senior Counsel

David has been a member of the editorial staff since 1990. He is currently a senior advisor to the National Association.

Editorial

10/10/21

Three Repayments

David is a college freshman, currently spending his first semester. His credit card has a 15% annual percentage rate (APR). That's the maximum rate that the company has because David didn't make a minimum payment all year (12/1/21 is 15% off the balance). (Remember for college? David purchased textbooks but forgot to pay the credit card using his computer's online monthly bill payment. David had to make all sorts of excuses to avoid making a payment until his parents visited, and then he had to explain the situation to his family. He had to come up with a budget for the next semester, and he had to make sure he didn't get into any more trouble.)

Table 1: David's Card Payments

May balance	\$100
First payment (minimum)	\$20
Interest (APR 15% for May)	\$1.50
May balance after payment	\$81.50
Next date	\$81.50

Many people in college make the minimum monthly payments on their credit cards. So, what will happen? David just thinks that minimum payments are the best option. Assuming he charges nothing a few more times every semester, payment on May 1st is \$20.00, \$1.50 interest. So, he has to pay \$21.50. (Remember,

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Taxation No. 3 Napoleon Wagner,1920 **The City Record** New York (N.Y.),1906 Includes Official canvas of votes varies slightly 1878 1943 **Priceless** John C. Goodman,2024-09-24 In this long awaited updated edition of his groundbreaking work Priceless Curing the Healthcare Crisis renowned healthcare economist John Goodman father of Health Savings Accounts analyzes America s ongoing healthcare fiasco including for this edition the failed promises of Obamacare Goodman then provides what many critics of our healthcare system neglect solutions And not a moment too soon Americans are entangled in a system with perverse incentives that raise costs reduce quality and make care less accessible It s not just patients that need liberation from this labyrinth of confusion it s doctors businessmen and institutions as well Read this new work and discover why no one sees a real price for anything no patient no doctor no employer no employee how Obamacare s perverse incentives cause insurance companies to seek to attract the healthy and avoid the sick why having a preexisting condition is actually WORSE under Obamacare than it was before despite rosy political promises to the contrary why emergency room traffic and long waits for care have actually increased under Obamacare how Medicaid expansion spends new money insuring healthy single adults while doing nothing for the developmentally disabled who languish on waiting lists and children who aren t getting the pediatric care they need how the market for medical care COULD be as efficient and consumer friendly as the market for cell phone repair and what it would take to make that happen how to create centers of medical excellence which compete to meet the needs of the chronically ill and much much more Thoroughly researched clearly written and decidedly humane in its concern for the health of all Americans John Goodman has written the healthcare book to read to understand today s healthcare crisis His proposed solutions are bold crucial and most importantly caring Healthcare is complex But this book isn t It s clear it s satisfying and it s refreshingly human If you read even one book about

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The Wall Street Journal ,1986 **The American School Board Journal** ,1921 **Los Angeles Magazine** ,2003-11

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