

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 Making The Minimum

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digital revolutions around the world that have permeated and upended modern life Yet today's economic arguments seem stuck We need a new vision of a hopeful future and a new action agenda So many Americans are uncertain about the future How can there be so many paths to opportunity with so few people traveling them As a nation we have to understand what is required to help Americans succeed now and how to prepare our country for what comes next We have been here before A hundred years ago America experienced the greatest economic transformation and technological revolution in its history The transformation of the past twenty years as the world has moved through the information era into the digital age has turned our life and work upside down once again It is a time of tremendous change but also of tremendous possibility Rework America is a group of American leaders who know from experience the challenges we face and the potential solutions In America's Moment they suggest a practical agenda for an exciting future It is illustrated by people who are already showing the way and includes actions Americans can take today in their own communities preparing people to succeed using the reach of the Internet and data to innovate jobs and to reach new markets all over the world using technology to match employers and workers and transitioning to a no collar working world neither blue collar nor white collar Set against the history of how Americans succeeded once before in remaking their country America's Moment is about the future It describes how the same forces of change technology and a networked world can become tools that can open opportunity to everyone

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