

## Activity 12.1

### JUSTIN JABOWSKI AND HIS MAGICAL MONEY MACHINE

**Directions:** The following paragraphs in Part 1 explain how Justin Jabowski used his credit card over a four-month period. Read the information and fill in the blanks (this will call for doing some simple math). When you have finished your work on Part 1, transfer the numbers you have entered to the Do the Math for Justin worksheet in Part 2.

#### Part 1: Justin and his Credit Card

Justin Jabowski is a high school junior with a part-time job. In January he acquired his first credit card. His credit-card account charges an annual interest rate of 18 percent. This means that every month Justin pays a finance charge of 1.5 percent (that's 18 percent divided by 12 months) on his unpaid balance. And every month Justin must make a minimum payment of 5 percent of the unpaid balance.

In January Justin used his credit card to buy two shirts and a pair of pants, at a total price of \$160. He also charged a new pair of shoes on his card, at a price of \$75. When his first credit-card bill arrived in February, Justin owed \_\_\_\_\_. Since his account provides for a 30-day grace period, Justin did not owe any finance charges immediately. Justin has heard that it is a good idea to pay the entire bill each month and thus avoid finance charges; but he was a little short on cash in February, so he mailed in only the minimum payment of \_\_\_\_\_. His unpaid balance on the card was \_\_\_\_\_.

In February Justin treated himself and his girlfriend to an evening out at a rock concert. He charged two concert tickets for \$50 each, plus a handling fee of \$3 per ticket. He enjoyed the performing group's music so much that he bought three of the group's CDs at \$17 each, using his credit card. When his bill for March arrived, Justin owed \_\_\_\_\_ for the new charges, his previous balance, and the finance charge on the previous balance. He was a little short on cash at the time, so he made only the minimum payment of \_\_\_\_\_.

In March, Justin had a great opportunity to go skiing with his friend Travis. Travis's parents had rented a ski condo. They planned to make the trip by driving; by joining them, Justin was able to get free lodging, transportation, and breakfasts. But lunches and dinners for the three-day outing cost him \$150 (he treated Travis and his parents to lunch one day), and ski-lift tickets for three days came to \$120. Justin's total credit-card bill at the beginning of April was \_\_\_\_\_ for the new charges, the previous balance, and the finance charge on the previous balance. By then Justin had become alarmed at the size of his credit-card bill, but he was still a little short on cash, so he made only the minimum payment of \_\_\_\_\_.

After he mailed off his April payment, Justin resolved firmly to stop charging things on his card until he could get his entire balance paid off. Unfortunately, his car broke down the next day, and the repair bill came to \$400. He needed the car to get to work and school, so he charged the repairs. His total credit-card balance in May was \_\_\_\_\_.

Taken aback by his growing balance, Justin swore not charge another dime until he paid the balance off entirely. He decided to pay \$55 a month for as long as it would take to pay it off.

# Lesson 14 Activity Justin Jabowski

**Jianjun Gao**



## **Lesson 14 Activity Justin Jabowski:**

*Learning, Earning and Investing* Jean Caldwell, James E. Davis, Suzanne M. Gallagher, 2004 This publication contains 16 lessons that introduce middle school students to the world of investing its benefits and risks and the critical role it plays in fostering capital formation and job creation in our free market system

*Archaeology of the Night* Nancy Gonlin, April Nowell, 2017-12-15 How did ancient peoples experience view and portray the night What was it like to live in the past when total nocturnal darkness was the norm Archaeology of the Night explores the archaeology anthropology mythology iconography and epigraphy of nocturnal practices and questions the dominant models of daily ancient life A diverse team of experienced scholars uses a variety of methods and resources to reconstruct how ancient peoples navigated the night and what their associated daily and nightly practices were This collection challenges modern ideas and misconceptions regarding the night and what darkness and night symbolized in the ancient world and it highlights the inherent research bias in favor of daytime archaeology Numerous case studies from around the world including Oman Mesoamerica Scandinavia Rome Great Zimbabwe Indus Valley Peru and Cahokia illuminate subversive social ritual domestic and work activities such as witchcraft ceremonies feasting sleeping nocturnal agriculture and much more Were there artifacts particularly associated with the night Authors investigate individuals and groups both real and mythological who share a special connection to nighttime life Reconsidering the archaeological record Archaeology of the Night views sites artifacts features and cultures from a unique perspective This book is relevant to anthropologists and archaeologists and also to scholars of human geography history astronomy sensory studies human biology folklore and mythology Contributors Susan Alt Anthony F Aveni Jane Eva Baxter Shadreck Chirikure Minette Church Jeremy D Coltman Margaret Conkey Tom Dillehay Christine C Dixon Zenobie Garrett Nancy Gonlin Kathryn Kamp Erin Halstad McGuire Abigail Joy Moffett Jerry D Moore Smiti Nathan April Nowell Scott C Smith Glenn R Storey Meghan Strong Cynthia Van Gilder Alexei Vranich John C Whittaker Rita Wright *The Michigan Bar Journal*, 1991

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## **Table of Contents Lesson 14 Activity Justin Jabowski**

1. Understanding the eBook Lesson 14 Activity Justin Jabowski
  - The Rise of Digital Reading Lesson 14 Activity Justin Jabowski
  - Advantages of eBooks Over Traditional Books
2. Identifying Lesson 14 Activity Justin Jabowski
  - 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 Lesson 14 Activity Justin Jabowski
  - User-Friendly Interface
4. Exploring eBook Recommendations from Lesson 14 Activity Justin Jabowski
  - Personalized Recommendations
  - Lesson 14 Activity Justin Jabowski User Reviews and Ratings
  - Lesson 14 Activity Justin Jabowski and Bestseller Lists
5. Accessing Lesson 14 Activity Justin Jabowski Free and Paid eBooks
  - Lesson 14 Activity Justin Jabowski Public Domain eBooks
  - Lesson 14 Activity Justin Jabowski eBook Subscription Services
  - Lesson 14 Activity Justin Jabowski Budget-Friendly Options
6. Navigating Lesson 14 Activity Justin Jabowski eBook Formats

- ePub, PDF, MOBI, and More
- Lesson 14 Activity Justin Jabowski Compatibility with Devices
- Lesson 14 Activity Justin Jabowski Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Lesson 14 Activity Justin Jabowski
  - Highlighting and Note-Taking Lesson 14 Activity Justin Jabowski
  - Interactive Elements Lesson 14 Activity Justin Jabowski
- 8. Staying Engaged with Lesson 14 Activity Justin Jabowski
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Lesson 14 Activity Justin Jabowski
- 9. Balancing eBooks and Physical Books Lesson 14 Activity Justin Jabowski
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Lesson 14 Activity Justin Jabowski
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Lesson 14 Activity Justin Jabowski
  - Setting Reading Goals Lesson 14 Activity Justin Jabowski
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Lesson 14 Activity Justin Jabowski
  - Fact-Checking eBook Content of Lesson 14 Activity Justin Jabowski
  - 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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