

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

**Tom Whiteside, Alan Sutton, Tim
Everton**



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

Unveiling the Power of Verbal Artistry: An Mental Sojourn through **Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key**

In a world inundated with displays and the cacophony of immediate conversation, the profound energy and mental resonance of verbal art often diminish in to obscurity, eclipsed by the constant onslaught of sound and distractions. However, set within the lyrical pages of **Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key**, a fascinating perform of literary brilliance that pulses with natural thoughts, lies an unique journey waiting to be embarked upon. Composed by way of a virtuoso wordsmith, that mesmerizing opus courses visitors on a psychological odyssey, gently exposing the latent possible and profound impact stuck within the complicated web of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is main subjects, dissect their fascinating writing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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