

Minimum Payments Mean Costly Consequences

by LARRY A. HOGAN

Editor

Robert Irby

Senior Member

Read the full transcript of our podcast on [how to avoid the consequences of minimum payments](#) on the podcast page.

Guest

10/10/21

Three Repetitions

Each is a college graduate, currently unemployed and owes the four payments. The credit card has a 15% annual percentage rate (APR). That's the maximum rate that banks can charge the money for because of what's called minimum payment of only 2%-3% of the balance (payment for 2020). Each person's minimum due has reached one thousand dollars for convenience. Some credit card issuers, such as Wells Fargo, will send the account holder a letter with a list of payment options, including the ability to pay the balance in full, or a payment plan. But the credit card issuer will not accept a payment plan if the cardholder has a history of late payments. The credit card issuer will not accept a payment plan if the cardholder has a history of late payments. The credit card issuer will not accept a payment plan if the cardholder has a history of late payments.

Table 1: Credit Card Minimum Payments

Step 1: Minimum Payment	\$100
Step 2: Minimum Payment	\$100
Step 3: Minimum Payment	\$100
Step 4: Minimum Payment	\$100
Step 5: Minimum Payment	\$100

These people are struggling under the minimum monthly payments on their credit cards. So, what will happen if they just stop the minimum payments on their credit cards? Assuming the average monthly card debt is about \$1,000, the minimum payment on that card is about \$100. If they stop the minimum payment, they will have to pay the \$1,000 in interest.

Making The Minimum Answer Sheet Chapter 4 **Foundations In Personal Finance**

DJ Losen



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