

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%

Making The Minimum Chapter Foundations In Personal Finance

Manisha Thakor, Sharon Kedar



Making The Minimum Chapter Foundations In Personal Finance:

On My Own Two Feet Manisha Thakor, Sharon Kedar, 2013-11-01 Take control of your financial future On My Own Two Feet is a must read for everyone This book actually makes personal finance interesting You will read it cover to cover Go get a copy and get copies for the people you care about Taking care of your money is important and the earlier you start the better Tim Westergren Founder Pandora Whether you ve been living paycheck to paycheck or are saving for a down payment on your first home this updated edition of the bestselling On My Own Two Feet will help you grasp the basic principles of money management Written by Harvard Business School graduates and leading investment experts Manisha Thakor and Sharon Kedar this finance guide provides you with all the information you need to know to keep your everyday spending in check save for big ticket items or emergencies and create a secure retirement plan Thakor and Kedar s time tested strategies have been featured in the Wall Street Journal Forbes The Huffington Post and are now adapted for your specific needs such as paying off your student loans or budgeting for your future wedding so that you ll never be short changed by credit card companies or banks again With the valuable advice and concepts highlighted by On My Own Two Feet you will achieve your life goals and finally free yourself from financial stress Introduction to Personal Finance Kristen Carioti, 2024-10 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals *Your Personal Finance Freedom* Pasquale De Marco, 2025-05-03 Your Personal Finance Freedom is the ultimate guide to achieving financial freedom Written in a clear and engaging style this book provides everything you need to know about personal finance from budgeting and saving to investing and retirement planning Whether you re just starting out on your financial journey or you re looking to take your finances to the next level Your Personal Finance Freedom has something for you This book will help you Understand your financial situation Set financial goals Create a budget Manage debt Build an emergency fund Save for the future Invest for growth Understand insurance Plan for retirement Achieve financial freedom Your Personal Finance Freedom is more than just a book about money It s a roadmap to a life of financial security and freedom With this book you ll learn how to make smart financial decisions that will help you reach your goals and live the life you want Pasquale De Marco is a personal finance expert with over 20 years of experience He has helped thousands of people achieve financial freedom and he is passionate about sharing his knowledge with others If you re ready to take control of your finances and achieve your financial goals then Your Personal Finance Freedom is the book for you Order your copy today and start your journey to financial freedom If you like this book write a review on google books **Personal Finance** Bernard J. Winger, Ralph R. Frasca, 1993 *Personal Financial Management* Richard M. Hodgetts, 1983 **Money Lessons I Wish I Knew : A Guide To Smarter Finances** Jay Teo, 2025-01-08 Are you ready to take control of your financial future but unsure where to start Money Lessons I Wish I Knew

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