

Minimum Payments Mean Costly Consequences

by LARRY A. MCDONALD

Editorial

Robert Irby

Senior Counsel

David has been a member of the editorial staff since 1990. He is a former professor of law at the University of Illinois.

Editorial

10/10/21

Three Repayments

David is a college freshman, currently spending his first semester. His credit card has a 15% annual percentage rate (APR). That's the maximum rate that the company has because David didn't make a minimum payment all year (12/1/21 is 15% off the balance). (Remember for legal purposes, David purchased the card but he didn't use it, so he didn't incur any late consequences. Notice that this is a common mistake. David had to make all sorts of payments to his credit card company, including his tuition, but he didn't make a minimum payment. That's the worst thing you can do for your credit score.)

Table 1: David's Card Balance

Item	Amount
Card balance	\$1,000
First payment (minimum)	\$200
Interest (15% for 1 year)	\$150
Second balance	\$930
Second month	\$930

Many people in college make the minimum monthly payments on their credit cards. So, what will happen? David just thinks that minimum payments are the best option. Assuming he charges nothing a few more times every semester, payment on his card (the July payment) will be about \$1,000. He will have to pay for the 15% interest.

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

M Woodhall



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