

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

Rachel S Tattersall



Making The Minimum Chapter Foundations In Personal Finance:

Making The Minimum Chapter Foundations In Personal Finance Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Making The Minimum Chapter Foundations In Personal Finance**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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Table of Contents Making The Minimum Chapter Foundations In Personal Finance

1. Understanding the eBook Making The Minimum Chapter Foundations In Personal Finance
 - The Rise of Digital Reading Making The Minimum Chapter Foundations In Personal Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Making The Minimum Chapter Foundations In Personal Finance
 - 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 Making The Minimum Chapter Foundations In Personal Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Making The Minimum Chapter Foundations In Personal Finance
 - Personalized Recommendations
 - Making The Minimum Chapter Foundations In Personal Finance User Reviews and Ratings
 - Making The Minimum Chapter Foundations In Personal Finance and Bestseller Lists

5. Accessing Making The Minimum Chapter Foundations In Personal Finance Free and Paid eBooks
 - Making The Minimum Chapter Foundations In Personal Finance Public Domain eBooks
 - Making The Minimum Chapter Foundations In Personal Finance eBook Subscription Services
 - Making The Minimum Chapter Foundations In Personal Finance Budget-Friendly Options
6. Navigating Making The Minimum Chapter Foundations In Personal Finance eBook Formats
 - ePub, PDF, MOBI, and More
 - Making The Minimum Chapter Foundations In Personal Finance Compatibility with Devices
 - Making The Minimum Chapter Foundations In Personal Finance Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Making The Minimum Chapter Foundations In Personal Finance
 - Highlighting and Note-Taking Making The Minimum Chapter Foundations In Personal Finance
 - Interactive Elements Making The Minimum Chapter Foundations In Personal Finance
8. Staying Engaged with Making The Minimum Chapter Foundations In Personal Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Making The Minimum Chapter Foundations In Personal Finance
9. Balancing eBooks and Physical Books Making The Minimum Chapter Foundations In Personal Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Making The Minimum Chapter Foundations In Personal Finance
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Making The Minimum Chapter Foundations In Personal Finance
 - Setting Reading Goals Making The Minimum Chapter Foundations In Personal Finance
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Making The Minimum Chapter Foundations In Personal Finance
 - Fact-Checking eBook Content of Making The Minimum Chapter Foundations In Personal Finance
 - 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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