ACTIVITY 12.1 JUSTIN JABOWSKI AND HIS MAGICAL MONEY MACHINE

Directions: The following paragraphs in Part I explain how Justin Jabowski used his credit card over a fear-month period. Read the information and fill in the blanks (this will call for doing some simple meth). When you have finished your work on Fort 1, transfer the numbers you have entered to the Do the Math for Justin worksheet in Part 2.

Part 1: Justin and his Credit Card

Justin Jabowski is a high school justier with a part-time job. In Jamuary he acquired his first credit card. His credit-card account charges an annual interest rate of 18 percent. This means that every month Justin page a finance charge of 1.5 percent that's 18 percent divided by 12 pentits) on his unpaid balance. And every month Justin must make a minimum payment of 5 percent of the unpaid balance.

In Jamuary Justin used his credit card to buy two shirts and a pair of pants, at a total price of \$160. He also charged a new pair of shoes on his eard, at a price of \$75. When his first credit-card hill arrived in February, Justin awed _________ Since his account provides for a 30-day grace period, Justin did not one any finance charges immediately Justin has heard that it is a good idea to pay the entire hill each month and thus avoid finance charges; but he was a little short of cash in February, so he mailed in only the minimum payment of . His ampaid halance on the card was

In February Justin treated himself and his girlfriend to an evening out at a reck concert. He charged two concert tickets for \$50 each, plus a handling fee of \$3 per ticket. He enjoyed the performing group's trueic so much that he hought three of the group's CDs at \$17 each, using his credit card. When his bill for March arrived, Justin even _______ for the new charges, his previous belance, and the finance charge on the previous belance. He was a little short of each at the time, so he made only the minimum payment of

In March, Justin had a great opportunity to go skiing with his friend Travis. Travis's parents had rented a ski conds. They planned to make the trip by driving, by joining them, Justin was able to get free lodging, transportation, and breakfasts. But lunches and dispers for the three-day outing cost him \$150 (he treated Travis and his parents to lunch one day), and ski-lift tickets for three-days came to \$120. Justin's total credit-card bill at the beginning of April was _______ for the new charges, the previous belance, and the finance charge on the previous balance. By then Justin had become alactued at the size of his credit-card bill; but he was still a little abort on cash, so be made only the minimum payment of

After he mailed off his April payment, Justin resolved firmly to step charging things on his card until he could get his entire balance paid off. Unfortunately, his car broke down the next day, and the repair hill came to \$490. He needed the car to get to work and school, so he charged the regains. His total credit-card balance in May was

Taken aback by his growing balance, Justin sweet not charge another dime until he paid the halance off entirely. He decided to pay \$55 a month for as long as it would take to pay it off.

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