

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%

Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key

G Orfield



Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key:

Unveiling the Power of Verbal Art: An Psychological Sojourn through **Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key**

In a global inundated with displays and the cacophony of quick conversation, the profound power and psychological resonance of verbal beauty frequently fade into obscurity, eclipsed by the regular onslaught of noise and distractions. However, located within the lyrical pages of **Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key**, a charming function of literary splendor that pulses with natural feelings, lies an unforgettable journey waiting to be embarked upon. Written by way of a virtuoso wordsmith, this magical opus courses readers on a psychological odyssey, lightly exposing the latent possible and profound impact embedded within the complicated web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key subjects, dissect their charming publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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