CHAPTER 4

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)
- Add interest paid for months 1-12 = \$164.45 + (minimum payments for months 1-12 = \$259.65) = 63.33%
- Month 111 \$5.08 principal vs. \$4.92 interest
- Yes. \$10.00 month 90-153 the payment stays at \$10.00
- Yes, monthly interest paid the first month (\$14.41) + original balance (\$910)
 12 (to convert to annual rate) =19%

Foundations In Personal Finance Chapter Making The Minimum

Raffaela Di Napoli

Foundations In Personal Finance Chapter Making The Minimum:

Unveiling the Energy of Verbal Beauty: An Mental Sojourn through **Foundations In Personal Finance Chapter Making**The Minimum

In some sort of inundated with screens and the cacophony of quick conversation, the profound energy and emotional resonance of verbal art frequently diminish in to obscurity, eclipsed by the constant barrage of sound and distractions. However, nestled within the lyrical pages of **Foundations In Personal Finance Chapter Making The Minimum**, a interesting function of literary brilliance that pulses with organic thoughts, lies an unforgettable journey waiting to be embarked upon. Published by way of a virtuoso wordsmith, this exciting opus instructions readers on a psychological odyssey, softly exposing the latent potential and profound impact stuck within the complicated web of language. Within the heart-wrenching expanse with this evocative examination, we shall embark upon an introspective exploration of the book is central subjects, dissect their interesting writing design, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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